

## LETTERS

# CHIP reforms are working

**R**ECENT declines in enrollment in the state's Children's Health Insurance Program have received statewide press attention.

It often attributes the decline to the recent roll out of a new application process that uses a private vendor to facilitate applications in a call center model.

Opposition to the resulting reduction in state employees, fundamental disagreement in policy and difficulty in the roll out have kept the plan in the crosshairs. The Chronicle's April 20 editorial "Admit it / State's insurance for low-income children is broken" drove straight to the heart of that fundamental disagreement in policy, criticizing policies passed in 2003 and implemented over the past two years, alleging they have contributed to the enrollment declines.

The editorial called for the removal of "red tape" and for the Legislature to restore the program to its pre-2003 policies. However, to call it "red tape" implies that the process relies on excessive complexity, which misses the

mark. In reality, the 2003 policies tightened the enrollment process to protect the integrity of the system, ensuring that only eligible children are enrolled.

Today, the CHIP program verifies an applicant's income and applies an assets test to ensure that the individuals relying on this "safety net" truly need taxpayer assistance. The old way allowed families to self-declare their income, while today the state requires proof of income through documentation as simple as a pay stub. It also asks families reapplying for assistance to again document their income.

Unsurprisingly, the assets test and income verification revealed that some families applying or reapplying for CHIP benefits exceeded the allowable levels.

Common sense policies from 2003 have contributed to the decline in the caseload. Requiring applicants to reapply every six months allows the state to better ensure the true eligibility of enrolled clients, while verifying income keeps the system free of fraud.

In reality, the CHIP caseload in Texas has been in almost constant decline since hitting its peak in June 2002, when slightly more than 529,200 children were enrolled in the program.

In all likelihood, the 2002 peak in enrollment included many children who were not eligible, which inflated the caseload. The number probably deserves an asterisk since the state undertook major outreach efforts to enroll as many children as possible, with little interest in verifying eligibility.

Indeed, there is no way to support a return to the policies in place before 2003 without also returning to policies that turned a blind eye to fraud and abuse.

The 2003 policy changes are good policy and should remain in place in order to protect the integrity of the program and to assure taxpayers that their hard-earned dollars are going to those who truly need them.

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