

HOUSTON CHRONICLE

April 29, 2008, 11:57PM

CHIP shows successes, but advocates seek more

Lawmakers say 1.5 million children are still uninsured

By JANET ELLIOTT

Copyright 2008 Houston Chronicle Austin Bureau

AUSTIN — Last year's legislation to increase the number of children who get low-cost state health insurance has had the desired effect, with 109,000 more children enrolled in the Children's Health Insurance Program in eight months.

Two lawmakers who fought for those changes are now turning their attention to the 1.5 million Texas children who still lack health insurance. They joined a Houston businessman and families struggling with health coverage Tuesday for a news conference at the Capitol.

"Texas has the highest rate of uninsured children and that is absolutely abominable," said Sen. Judith Zaffirini, D-Laredo.

Zaffirini and Rep. Sylvester Turner, D-Houston, called for lawmakers to expand eligibility for the government programs. The majority of the 1.5 million children not covered are eligible but not enrolled in CHIP or children's Medicaid.

About one-third earn too much to qualify for government insurance but not enough to afford private insurance, advocates said.

But backers of limits on government spending said that lawmakers should instead be looking at

ways to expand the private insurance market so that costs come down.

'The crowd-out effect'

Mary Katherine Stout, vice president of the Texas Public Policy Foundation, said congressional budget studies have shown that expanding CHIP, a joint federal-state program, siphons people away from private coverage and distorts the market.

"The crowd-out effect is predictable, and it is unfortunate as it drains children from private coverage that often provides them much better access to providers, not to mention the benefits of some stability in coverage," Stout said.

Kyla Hebert of Houston said her family of four earns too much to qualify for CHIP but is not able to afford employer-sponsored health insurance.

The upper income limit for CHIP is about \$42,000 for a family of four.

Hebert said the insurance offered through her husband's job as network administrator for a bank would cost \$938 a month, about 30 percent of the family's income. And the insurance would not cover all of the specialists needed by their 3-year-old daughter, who suffers from seizures and eating disorders.

The family makes \$260 a month over the CHIP income limits, and her husband is considering asking for a pay cut so the family can qualify.

Advertisement




Mom HOUSTON.COM

invites you to have a naturally wild day at the Zoo!

Bring this coupon to the Houston Zoo and receive one FREE child ticket when an adult ticket is purchased.

Limit one per person. Not valid with any other offer. Not valid on holidays. No Cash value. Valid Saturday, May 10, 2008

1513 N. MacGregor in Hermann Park
713-533-6500 • www.houstonzoo.org
Coupon #809

Print Powered By  FormatDynamics™

HOUSTON★CHRONICLE

Lawmakers in 2007 came together on a bipartisan bill that expanded CHIP, which had been plagued by declining rolls since lawmakers tightened eligibility four years ago. They allowed families to retain coverage for one year without reapplying and made other changes to eligibility rules to allow more families to qualify.

Zaffirini said children's Medicaid, which covers the poorest Texas families, should be expanded by allowing families to retain coverage for 12 months, instead of having to reapply every six months.

"It is expensive but it's an investment because it insures (preventive care)," she said.

janet.elliott@chron.com

Advertisement

Mom HOUSTON.COM
invites you to have a naturally wild day at the Zoo!

Bring this coupon to the Houston Zoo and receive one FREE child ticket when an adult ticket is purchased.

HOUSTON ZOO

GALLERY FURNITURE

Limit one per person. Not valid with any other offer. Not valid on holidays. No Cash value. Valid Saturday, May 10, 2008

1513 N. MacGregor in Hermann Park
713-533-6500 • www.houstonzoo.org
Coupon #809

Print Powered By  FormatDynamics™