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Most uninsured Texas children have working parents

State still tops the nation in uninsured children.

By Corrie MacLaggan
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Texas still has more uninsured children than any other state, and a new analysis shows that those children aren't who people may think.

The majority of uninsured children in Texas — 89.5 percent — have at least one working parent, according to Families USA, a Washington-based nonprofit group that commissioned the analysis from the U.S. Census Bureau.

"There's some mythology about uninsured families and uninsured children, and that mythology essentially tends to think about the uninsured being people who are looking for a handout, who are seeking welfare, when the precise opposite is true," said Ron Pollack, executive director of Families USA, which advocates making health care available to all Americans. "These are people who play by the rules. They work hard; they pay taxes."

Lawmakers, including state Sen. Judith Zaffirini, D-Laredo, and state Rep. Dawnna Dukes, D-Austin, say they'll push for adding more children to the Children's Health Insurance Program and Medicaid when the Legislature convenes in January. It's an idea that will probably face resistance no matter who is elected to the Legislature on Nov. 4, in part because of the price tag.

"It's a fight worth taking on," Dukes said.

The Families USA study, which analyzed census data from 2005 to 2007, said Texas had 1.4 million uninsured children during that time.

Kerstin Smith, 13, of Houston is one of them. Her mother, Tamika Smith, 33, is a part-time postal carrier who is on a waiting list for a full-time job and was told earlier this year that she barely surpassed the income limit for CHIP: \$35,200 for a family of three.

Kerstin hasn't seen a doctor in more than three years, her mother said.

"I'm just praying that she don't get sick on me," Tamika Smith said.

Dukes and Zaffirini are proposing that families like the Smiths be allowed to join CHIP by paying on a sliding

scale. They also want to address problems the state has had in processing applications and improve efforts to inform families about the programs.

In 2007 , lawmakers tweaked CHIP to allow families to renew benefits once a year instead of every six months. That has contributed to the addition of 164,000 children to CHIP since then, said Barbara Best, Texas executive director of the Children's Defense Fund.

Now, Best and other advocates for low-income families want to see the same thing done for Medicaid, the federal-state health insurance for low-income families and people with disabilities. Two years ago, the program was projected to cost the state \$284 million , Dukes said; the cost would be significantly higher now, said Stephanie Goodman , a spokeswoman for the Texas Health and Human Services Commission.

Many lawmakers who supported expanding CHIP "are not as enthusiastic about Medicaid," Zaffirini said. "The very sad reality is that while CHIP is mostly for the working poor Medicaid is for the very, very, very poor."

State Sen. Bob Deuell, R-Greenville, said the goal should be getting all Texans health care — not health insurance.

"Many people with insurance such as Medicaid or CHIP don't have access because doctors don't accept it," said Deuell,

a family practice doctor.

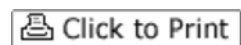
Kalese Hammonds, an analyst at the Texas Public Policy Foundation, which believes in small government, said she opposes extending the period people can stay on Medicaid before reapplying because someone who qualifies one month may get a job that makes them ineligible the next. "That creates a real problem where the government is subsidizing care for people who don't meet the requirements," she said.

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