

CHIP merits support

Congress should act soon to protect funding for children's health care coverage.

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It's encouraging to have some good news about health care for a change. The number of insured children in this country has reached a record high: 93 percent of children have coverage. Ask any expert, and they'll tell you that the Children's Health Insurance Program, or CHIP, as it's commonly called, has played a major role in this success.

CHIP provides coverage for low-income children in working families whose parents earn too much to qualify for Medicaid but too little to purchase private health insurance. Since its bipartisan inception in 1997, CHIP has helped to cut the number of uninsured children in our nation by 50 percent. Millions of children rely on CHIP for their health care coverage. More than 1 million children are covered through CHIP in Texas.

CHIP has also reduced the burden on providers and the hidden cost imposed on group health insurance. That point was made in a letter dated Feb. 20 to the president and members of Congress signed by a host of nonprofits including United Way of Greater Houston. Multiple polls have shown that the general public supports CHIP.

CHIP's funding runs out in September 2015. With bipartisan support, funding should be no problem, right?

We believe that Congress, despite its recent gridlock, has enough common sense to act to continue to fund CHIP. A failure to do so would spell disaster, as many children enrolled in CHIP have no backup option. A "world of hurt," is the way <u>Beth Stewart</u>, chair of the <u>Texas Oral Health Coalition</u>, described the consequences of inaction. Congress should act this year. U.S. Sen. <u>John Cornyn</u>, a Texas Republican, U.S. Reps. <u>Gene Green</u>, D-Houston, and <u>Pete Olson</u>, R-Sugar Land, and other members of the Texas delegation should work together to make sure that Congress acts well in advance of the September 2015 deadline.

Why not move quickly after the August recess? What will Congress know next year that it does not know now? Delay could cause irreparable harm. Health care providers are already adjusting to a variety of health care changes. Providers should not have to read tea leaves to find out if Congress is going to fund CHIP. Doctors, parents and children need stability.

There's enough confusion chasing immunization records and sending out school forms to the right places. In a worst-case "CHIP cliff" scenario, eligible kids could be dropped from the program only to have to re-enroll after a lag time when funding is restored. A last-minute disruption of systems, coverage networks and cost-sharing arrangements would benefit no one.

If we don't want to backtrack in our coverage of children, Congress should act soon to protect and stabilize the CHIP funding stream. Undoubtedly, many pressing issues will be competing for congressional attention, but Congress should put children's health at the top of the list.

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