

*For more information on health coverage expansion in Hawaii, ways to get involved or to request a presentation to your organization visit our all-new web site at [www.HealthCoverageHawaii.org](http://www.HealthCoverageHawaii.org) or call 808.585.7931.*

## **2003 Poll Indicates Public Favors Health Insurance for All Kids Even If It Means An Increase in Taxes!**

# **Study Estimates Upwards of 27,000 Kids Lack Health Coverage**

**- Enrolling All Eligible Keiki Could Boost Hawaii's Kids Coverage Rate by Almost 50 Percent -**

An estimated 27,000 of Hawaii's children and youth lack health coverage, according to the University of Hawaii Social Science Research Institute (SSRI). Of these, as many as 14,000 are in families that meet the income requirements for QUEST, a public health insurance program, but are not enrolled. SSRI reported these numbers based on a 7-year average (1996 – 2002) of data taken from the Current Population Survey conducted by the U.S. Census Bureau.

According to SSRI's findings, an additional 2,500 children could potentially be covered if the family income requirements were increased from 200 percent (\$42,336 for a family of four in 2003) to 300 percent (\$63,504 for family of four in 2003) of the Federal Poverty Level. Poverty thresholds differ by the size and makeup of a household. The federal government would provide matching funding to cover majority of the premium.

"The Hawaii Health Survey and the U.S. Census Bureau's Current Population Survey affirm that 2,500 are in this 'gap group,' said Jerry Russo, SSRI researcher. "Because of the different nature of these two surveys, it is very encouraging that both data sources agree on the same number. However, it's important to note that all surveys produce undercounts and the number of uninsured is always a moving target."

"When the family income limits were increased to 200 percent of the federal poverty level, Med-QUEST's data indicated there were only 4,000 uninsured kids in this group," said Barbara Luksch of Hawai'i Covering Kids, a statewide effort to find and enroll all eligible children and youth. "However, as of July 2003 more than 10,000 children and youth have been enrolled in this expansion group."

While researchers, advocacy groups, and even the State of Hawaii's Med-QUEST Division may disagree on the number of uninsured children, the general public favors public health insurance for all children. In a September 2003 statewide poll, nearly three-quarters of respondents favor continued federal and state efforts to cover all children—even if it would mean an increase in their taxes during these tough economic times. The study was conducted by Ward Research for The Hawai'i Uninsured Project.

Hawai'i Covering Kids partners with federal, state, and community agencies to enroll and retain eligible children and youth in QUEST and Medicaid through identification, outreach, and simplifying the application and renewal processes.

Aggressive outreach efforts have been underway the past three years and more kids continue to be enrolled. Virtual elimination of children's uninsurance is within reach, according to The Hawai'i Uninsured Project. The project also concedes that there will always be a small percentage that we will never enroll but incremental expansion will bring Hawai'i very close to complete coverage of Hawai'i's children and youth.

Regular health care prevents unnecessary and expensive emergency room services, as well as helps children to be healthier and less likely to miss school and other activities. Common untreated ailments such as sore throats, earaches, and asthma can interfere with school attendance and result in learning problems. Also, health insurance is required to participate in field trips, which are vital to children's learning. Accident insurance can be purchased for field trips at a cost of \$4 per day or \$16 for the school year, but even this may be a burden on low-income families with several children. Moreover, such insurance only covers accidents on school outings, not regular preventive care or ordinary illness.

The following national statistics were reported by **Cover the Uninsured Week in 2002**, an initiative of The Robert Wood Johnson Foundation:

- Eight of 10 uninsured children live in households where at least one of the adults is working.
- Most children are covered by an employer-based plan or privately purchased health plan, but Medicaid covered nearly one in four.
- One in five parents of uninsured children has kept or would keep their children from participating in extracurricular sports because they fear that their children might get injured.
- In 2001, children, between the ages of 12 and 17, were more likely to be uninsured than those younger than age 12.

### **State's "Expansion" Programs Boosts Coverage**

AS OF FEBRUARY 2003: 11,450 Kids Enrolled

**State Children's Health Insurance Program (SCHIP).** With enhanced federal matching rates in July 2000, this program allowed states to expand their Medicaid programs (QUEST & Medicaid Fee-for-Service) to include kids in families with incomes up to 200 percent of the FPL. This has meant health coverage for 9,474 children in 2003.

**Immigrant Children's Program.** This program allows all immigrant children and youth to receive public health coverage. Compact states include the Marshall Islands, Federated States of Micronesia and Republic of Palau. This has meant coverage for 1,981 Pacific Island children from these locations.

### **Hawaii's Only Private Insurance Option: HMSA'S CHILDREN'S PLAN**

This plan is available to Hawaii's children from 1 month to 18 years old. At a monthly fee of about \$60 in 2003, it provides limited services, such as preventive care, immunizations, and doctor visits.

**The Hawai'i Uninsured Project has formed a committee of advocates, health care and health coverage experts, and state officials to develop and analyze potential solutions for increasing coverage for children, with an emphasis on expansion of coverage in families with incomes from 200 to 300 percent of the FPL.**



The Hawai'i Uninsured Project is a program of the Hawai'i Institute for Public Affairs (HIPA), an independent, nonpartisan and nonprofit organization dedicated to elevating Hawaii's public decision-making process through sound public policy analysis, research and community collaboration.

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