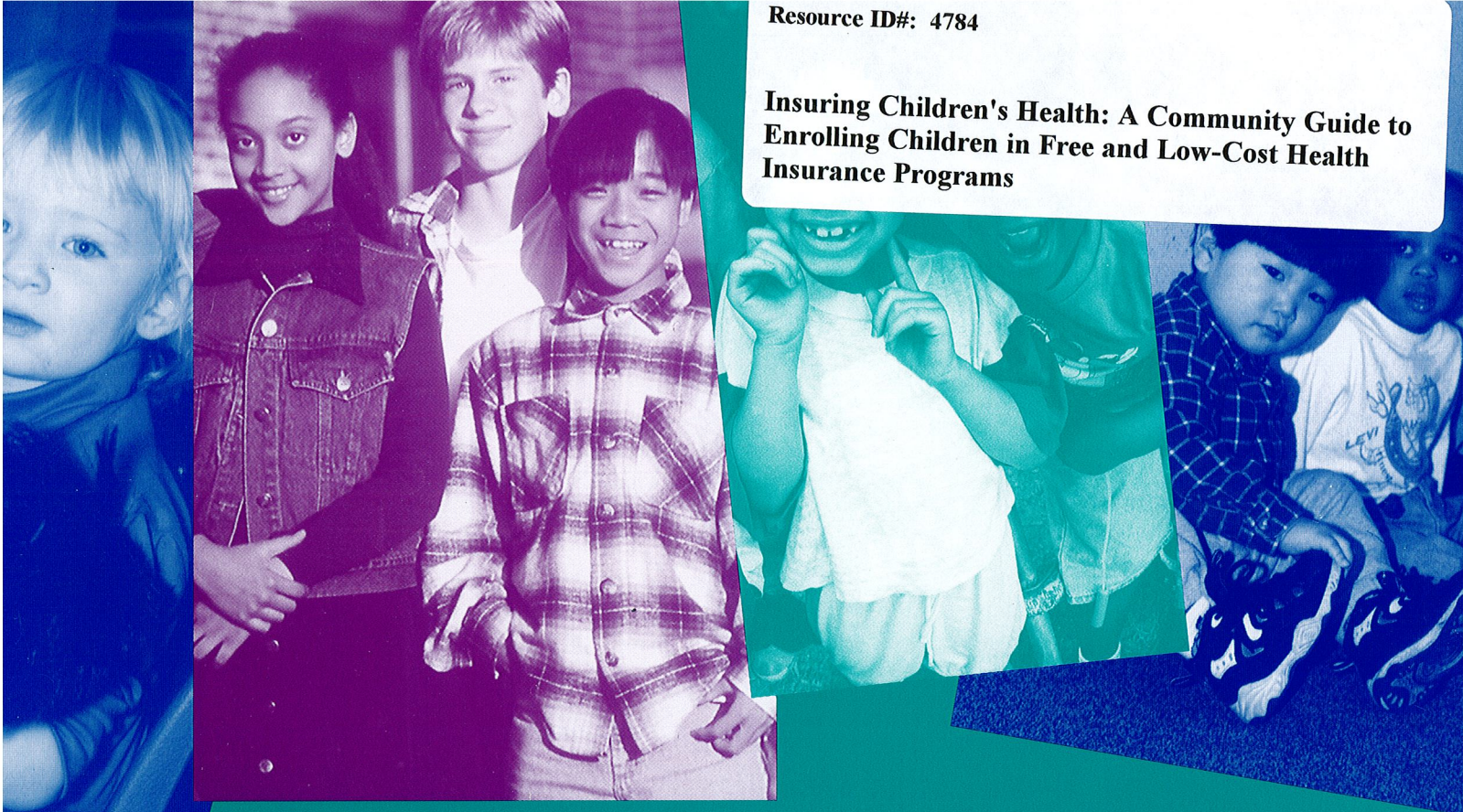


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Insuring Children's Health: A Community Guide to Enrolling Children in Free and Low-Cost Health Insurance Programs



Insuring Children's Health

A Community Guide to Enrolling Children in Free and Low-Cost Health Insurance Programs

September 1999

Dear Friend of Children,

Today we call on you to join with us in an unprecedented opportunity to help ensure the health and well-being of millions of uninsured children. As an individual or as part of a larger community, you can play an important role in the effort to enroll uninsured children in the new **Children's Health Insurance Program (CHIP)** and **Medicaid**.

Over a year ago, Congress passed the landmark state Children's Health Insurance Program, the largest investment in children's health insurance coverage since the 1965 enactment of Medicaid, the existing Federal program that allows low-income families to obtain health insurance for their children. Thanks to this historic new law, millions of uninsured children with family incomes too high to qualify for Medicaid but too low to afford private insurance now will have access to the health care they need and deserve. Currently, 48 states and the District of Columbia are enrolling children in their state's children's health insurance programs. Each state program has its own eligibility requirements and its own name. However, in most states a child in a working family of four that earns up to \$33,400 a year qualifies for the program.

There are more than 11 million uninsured children in this country. Studies have shown that children without health insurance are less likely than insured children to get the preventive and primary care they need for their healthy development and are at greater risk of preventable illnesses. I am sure you will agree that we can and should do better by our children. CHIP and Medicaid give us the opportunity to do better.

Children will not receive health coverage through these programs automatically. Their parents must apply for it. The problem is that many parents do not know CHIP exists or that their children might be eligible. In fact, approximately 2-3 million uninsured children are eligible for CHIP and an additional 3-4 million are eligible for Medicaid but are not enrolled. Because of this, most states are in the process of implementing outreach and enrollment campaigns to educate communities about CHIP and Medicaid. However, these statewide campaigns must be complemented by community-based efforts led by caring and concerned individuals like you.

This Community Guide offers step-by-step instructions on how to organize strong outreach campaigns on the local level and suggests simple ways to engage your schools, congregations, small businesses, and other members of the community in this effort. The enclosed materials, including a flyer, a list of key contacts for CHIP and Medicaid information in your state, and a fact sheet on uninsured children, can be used to design a campaign that meets the needs of your community. If you need additional outreach materials or assistance, staff at the Children's Defense Fund can help you with your ongoing efforts to spread the word about CHIP and Medicaid. Together, we can make a difference for children by ensuring they get the health insurance they need to grow up healthy and strong.

I hope you will seriously consider partnering with us on this effort to secure a healthy start in life for every child. I thank you for your commitment to Leave No Child Behind.®

Sincerely yours,

A handwritten signature in blue ink that reads "M. Liger Edelmann". The signature is written in a cursive style with a horizontal line at the end.

Your community is filled with people like you who care about the needs of children and want to make a difference in their lives. But for many children, particularly those who are poor, minority, or disabled, the needs are so great that even the most caring individual can feel overwhelmed by the challenges our children face. You want to help, but may be wondering: What can I do? Where do I begin? Whom do I contact? This Community Guide is designed to address these questions by giving you simple and effective steps you can take today to improve the lives of children in your community. Your efforts to target and enroll uninsured children in your state's free or low-cost **Children's Health Insurance Program (CHIP)** or **Medicaid** program will make an extraordinary difference for children by ensuring they get the health coverage they need to grow up healthy and strong.

What are CHIP and Medicaid?

- Signed into law on August 5, 1997, CHIP is the most significant new federal investment in children's health coverage since the enactment of Medicaid in 1965.
- CHIP provides \$4 billion a year, for 10 years, in grants to states to cover uninsured children with family incomes too high for Medicaid but too low to afford private insurance.
- Medicaid is the existing federal program that allows low-income families to obtain health coverage for their children.
- In most states, CHIP and Medicaid coverage includes regular checkups, immunizations, eyeglasses, prescription drugs, hospital care, and more for the children who need it most.

Why is CHIP and Medicaid outreach and enrollment important?

- With more than 11 million children currently uninsured, these programs offer new solutions for meeting our children's health needs.
- Uninsured children do not get the health care they need. In 1993, more than 1 in 4 uninsured children needed but did not obtain medical and dental care, surgery, prescriptions, eyeglasses, and mental health services.
- Approximately 2-3 million uninsured children are eligible for CHIP and an additional 3-4 million are eligible for Medicaid but are not enrolled, often because their families don't have information about available programs or because they assume they don't qualify.

*For more information, see the enclosed **Profile of Uninsured Children** sheet.*

What can you do to make a difference?

- **Get informed about the CHIP and Medicaid program in your state.** As you strive to become more knowledgeable about these programs, consider the following questions:

- How many uninsured children live in your state?
- What state programs exist to help provide families with health insurance coverage for their children?
- Which children in your state are eligible for these programs?
- Where do these children live?
- What is the process for enrolling children in these programs?
- Does your state train volunteers to assist families with the application process?
- Does your state health agency provide effective, understandable brochures, posters, flyers, and other outreach materials to help communities spread the word?
- Is there an existing coalition of people already working to enroll more children in these programs?

*For more information, see the enclosed **Becoming (and Staying) Informed About CHIP And Medicaid** sheet.*

- **Join an existing outreach and enrollment coalition or consider forming your own.** Sometimes it's easier to accomplish tasks when there are more people to pitch in and help. And working with a broad base of people will help you expand your outreach efforts into areas of the community you might not have reached on your own. By organizing a steering committee of friends, family, neighbors, and co-workers, you can begin to:

Establish goals. Your over-arching goal is to enroll as many eligible children in your state's CHIP or Medicaid program as possible, but this may be difficult to track. Consider setting more specific and measurable goals for spreading the word in your community. For example, you might set a goal for posting outreach flyers in every child care center in your county.

Set priorities. Since all community-based efforts have limited time, money, and people-power, you will have to decide on a list of priorities to ensure that you meet your outreach goals. Develop a list of possible outreach activities and rank each objective in order of importance.

Take an inventory of available resources. Devote some time and energy at the start to planning and budgeting for your work. Develop a budget for any anticipated expenses and decide how to raise the money or obtain other resources to help you reach your goals.

Some things to remember when Getting Started:

- **Make your goals specific and attainable.**
- **Think BIG and stay positive.**
- **Be inclusive — think of ways to include diverse community groups in your CHIP and Medicaid outreach efforts.**

Many states already have formed statewide coalitions to work on **Children’s Health Insurance Program (CHIP)** and **Medicaid** outreach and enrollment. If there are existing coalitions involved in outreach activities in your community, contact them — maybe you can join their efforts or at least gain valuable information about their outreach. If a coalition does not exist, don’t hesitate to step in and form your own! Forming an outreach and enrollment coalition means that: 1) you won’t have to do this work alone; 2) you will be able to expand your reach into the community; and 3) you can draw on the resources, energy, and ideas of others to strengthen your efforts. At times, coalition building may seem overwhelming, but the payoff for children is well worth the effort.

To build a core of volunteers and supporters, start with your family, friends, neighbors, and co-workers. Expand your base of allies by contacting groups and organizations who work with potentially eligible families every day and are likely to be interested in CHIP and Medicaid outreach, such as:

- schools and PTA’s.
- child care centers and after-school programs.
- WIC, Head Start, and free and reduced school lunch programs.
- local businesses and chambers of commerce.
- religious congregations.
- children’s advocacy organizations.
- child and family service agencies and other social service providers.
- local health departments, hospitals, and health care facilities.
- organizations of families with children who have physical, mental, or emotional disabilities.
- civic organizations, such as women’s and senior citizens’ groups.
- local United Way organizations.
- labor unions.

When approaching individuals and organizations you would like to involve in your CHIP and Medicaid outreach work, start by briefly explaining the urgency of meeting children’s health care needs in your community and how providing children with health coverage can help. Then outline your goals and priorities for enrolling children in these health programs and describe how they can help the effort by joining you. You want people to decide it is in their interest to play a role in your coalition, so allow for a dialogue to take place and invite them to participate in ways that work for them. They all can play an important role in the coalition’s activities by:

- signing on as endorsers.
- distributing flyers and brochures to people in their networks.

- offering financial support or in-kind donations.
- including information in their publications, newsletters, or bulletins.
- posting flyers at their work site, congregation, library, school, or business.
- hosting meetings and events.
- creating a large volunteer network to help spread the word about CHIP and Medicaid and to assist families with the application process.

Individual volunteers can also be an invaluable part of your outreach campaign. They provide energy and enthusiasm that can make the toughest job seem easy and fun. When working with volunteers on CHIP and Medicaid outreach, it is important to be clear about your expectations and goals, to be sensitive to their busy schedules, and to emphasize how vital they are to the coalition’s success. To work successfully with volunteers, you should:

- **Tell them how they fit into the “big picture.”** Show volunteers how the role they play contributes to the overall goals of your outreach coalition.
- **Keep track of volunteers and their activities.** Organize volunteer meetings to give them the latest update on your outreach coalition, to assign responsibilities, and to discuss progress and setbacks.
- **Encourage people to ask questions.** Take time to clearly explain your goals and work assignments and be open to requests for clarification and more information.
- **Hold people accountable.** Check in with people to make sure they understand their assignments and complete them.
- **Have fun and give recognition.** Be enthusiastic about your volunteers’ contributions. Celebrate successes and recognize the good work your coalition’s members are doing for children in your community!

Some things to remember when Building A Coalition:

- **Collaborating with others can magnify the gains for children tenfold.**
- **Coalition building takes time and hard work. A highly effective coalition can consist of 2, 10, or 50 members, so don’t get discouraged!**

Now that you have established your goals and built your team, the real work begins. Start by developing an action plan that sets out the road map for achieving your goals. This process should involve finding answers to all the big questions — who, what, when, where, and how.

Who

Create a simple system to keep track of coalition members, such as a notebook or a computerized database. Determine the best way to keep everyone in regular contact; for example, you could schedule monthly meetings and use mailings, computer listservs, e-mail, faxes, or phone trees to give news and updates to the group. Good communication is crucial to keep everyone motivated, on track, and working toward the same goals.

What

Determine the tasks required to meet your goals and make each coalition member responsible for a specific assignment, such as distributing flyers or writing a newsletter article. Set deadlines for each task to be completed. You might consider organizing subcommittees to concentrate on a specific community or constituency, such as religious congregations, child care providers, or treatment programs for children with disabilities.

When

Develop a timetable and create a planning calendar that includes deadlines for task completion and taking action. Don't allow decisions and plans to remain undone by neglecting follow-up.

Where

Does your base of support have access to free meeting space? Make arrangements to hold meetings in community or recreation centers, congregational gathering spaces, private homes, or other sites that are accessible and appropriate for your group.

How

Inventory the existing human and financial resources available to your outreach campaign. Do you have a large volunteer base? support from all segments of the community? contacts to the media? contacts to well-known community figures or celebrities? relationships with area businesses?

Some things to remember when Creating an Action Plan:

- **Make time to evaluate your plan. Identify what worked and fix what didn't.**
- **No outreach campaign can do everything, but each person can do something to make a lasting impact on the life of a child!**

Children's Health Insurance Program (CHIP) and Medicaid outreach activities offer a great opportunity to work with a wide range of people in your community. Outreach activities can help you expand your circle of friends and provide a unique opportunity to learn about different cultures. Since outreach efforts will require volunteers to work with different groups on some sensitive issues such as income levels, it is important to assist them with presenting information in ways that clearly communicate their desire to help.

Teaching your volunteers to be conscious of how they interact with people is important in enabling them to connect with diverse groups and communities. Here are some tips you might want to review in your training:

Be aware of your audience.

Remember that communication is more than what you say and how you say it. Communication is also about what is implied and what your audience perceives.

Don't be judgmental.

Do not assume who is or is not eligible for CHIP or Medicaid. Address a broad group of people and talk generally about the programs, offering pertinent details about services and eligibility requirements. When explaining the programs to an individual, offer outreach materials or applications to them for themselves, their family, or their friends.

Be approachable.

Be friendly and open. Smile. Express interest in people. Be polite. Share a little of yourself.

Establish rapport.

Start a conversation. Ask simple, unobtrusive questions. Find some common ground. Get to know them while they become more comfortable with you.

Be respectful.

Show people respect by addressing them formally.

Use language carefully.

Try to stay away from using stereotypes in your language. Remember that a "family" does not necessarily include children and two parents. Be conscious of the terms you choose.

Speak clearly, slowly, and in simple terms.

New topics are sometimes hard to understand. Use simple terms to explain CHIP and Medicaid where possible. Be specific. Offer examples. Say the same thing in different ways to get your point across. Observe your audience when making a presentation. Do they follow? Are they listening? Do they understand? Always leave time for questions.

Respect personal space.

Allow people to approach you and to choose the distance they stay from you. Be careful about the physical contact you have with people; for example, some people are not comfortable with an unfamiliar person putting a hand on their shoulder or arm.

Listen actively.

Let your audience know you are listening through eye contact or nonverbal communication such as a nod or a verbal response. When people respond to your questions, listen wholeheartedly. Do not interrupt them; instead, let them finish telling you their story or their explanation before you respond. Remember to observe and take cues from nonverbal behavior.

Make sure your audience understands your message.

Confirm that your message was clear by asking open-ended questions, which require more than a "yes" or "no" answer. Reinforce your message through supplementary materials such as brochures, flyers, or fact sheets.

The media play a powerful and sometimes decisive role in forming opinions and moving agendas. Harnessing that power will be a crucial part of your campaign to spread the word about children's health insurance in your community. The best way to get the media to present your case for the **Children's Health Insurance Program (CHIP)** and **Medicaid** is to provide them with accurate and timely information, compelling stories, and knowledgeable sources that all underscore the need for comprehensive, affordable health care for uninsured children. The following steps can help you generate positive media coverage for your CHIP and Medicaid coalition efforts:

- **Build a media list.** You will need a thorough, up-to-date list of media outlets and contacts in your community, city, and/or state to send press releases, pitch stories to reporters, and to invite reporters to events that publicize these children's health programs and your own outreach efforts. Compile a list of your local or state daily and weekly newspapers, wire services, magazines, newsletters, television and radio news programs, talk shows, and on-line news services. Identify the name, address, phone number, fax number, and e-mail address for:

Print outlets: assignment editors; editors and reporters who cover health or family and children's issues; features editors; editorial page editors; op-ed page editors; writers for the calendar or community events page; bureau chiefs for wire services; and columnists who may be interested in the issue.

Television outlets: assignment editors; producers and reporters who cover health or family and children's issues; producers, hosts, and guest bookers for public affairs, health, and political talk shows.

Radio outlets: news directors and producers, hosts, and guest bookers for talk shows.

- **Prepare a Press Kit.** A press kit is a standard education packet about your issue to be distributed to all local media outlets. Press kits should include an attention-grabbing cover memo that clearly elaborates why this issue is important, why the media should cover it, what is at stake, and what should be done. In addition, you can include:
 - fact sheets on CHIP, Medicaid, and uninsured children in your community.
 - quotes from community leaders who support your efforts.
 - a list of coalition members and contact information.
 - positive press clippings about your coalition's outreach efforts.

- **Distribute press releases.** A press release is written like a newspaper article but with quotes and emphasis from your viewpoint. A one or two page, typed, double-spaced release should include information and quotes from your group or another credible source. When your coalition has something newsworthy to say about your outreach and enrollment campaign, faxing a press release to your media list can be an effective way to keep reporters informed and to generate media coverage. The best press releases:

- Cover the most important facts first — Who, What, Where, When, Why, and How — and put the least important information last.
- Grab attention with a short, catchy headline and lead sentence.
- Include the date, "FOR IMMEDIATE RELEASE," a contact name, and a phone number on the top left corner of the page.
- Offer strong quotes and powerful statistics that bolster your position.
- Are written objectively except for quotes.
- Confirm that all spelling and grammatical errors have been eliminated.

- **Pitch stories to reporters.** Once you identify reporters who write regularly for local or statewide newspapers, contact reporters who might be sympathetic to your cause and potentially interested in writing a column on CHIP and Medicaid or on your outreach efforts. You can send a letter, follow-up with a phone call, and arrange a meeting to provide them with the background information they will need. Urge them to write a supportive column. If a positive article is published, be sure to include it in your media kits and distribute them widely.

Some things to remember while Generating Media Support:

- **Be conscious of deadlines!** For example, do not call reporters for morning newspapers after 3 p.m.; they will be on deadline for the next day's paper.
- **Pitch "new" and "newsworthy" stories!** News is what is perceived as new *today*.
- **In an age of sound-bite journalism, be articulate, accurate, and brief!**

Delivering accurate information to working families by aggressively spreading the word about the **Children's Health Insurance Program (CHIP)** and **Medicaid** program through flyers, posters, brochures, applications, advertisements, and word-of-mouth is essential for the success of your outreach campaign. But how do you get accurate information to educate yourself and others about CHIP and Medicaid and where do you get the necessary outreach materials for your campaign?

Contact the Children's Defense Fund

The Children's Defense Fund (CDF) can serve as a valuable resource for up-to-date information about CHIP and Medicaid outreach and enrollment activities across the country.

- The CDF "Sign Them Up" Web site (www.childrendefense.org/signup) provides state-by-state information and allows you to:
 - Print out flyers and fact sheets with specific information about CHIP and Medicaid in your state (flyers for most states are available in English and several state flyers are also available in Spanish).
 - Obtain a list of toll-free phone numbers for the CHIP and Medicaid programs in most states.
 - Obtain the name and phone number of the state CHIP and Medicaid outreach coordinator and key child advocates in most states.
 - Find out which children are CHIP- or Medicaid-eligible based on their family's income.
 - Learn about outreach and enrollment efforts that are working in communities like yours.
 - Link to the official Web sites of many CHIP and Medicaid programs around the country.

For much of this information, see the enclosed resource pages.

- You can order bulk copies of our CHIP "Sign Them Up" brochures, state flyers, or child care community outreach brochures by calling the CDF toll-free number (1-800-CDF-1200, ext. 2) and leaving a message with your request.
- CDF's Health policy and Field staffs are available to assist you in your ongoing outreach efforts by providing technical assistance, more in-depth policy information about CHIP and Medicaid, and by sharing other states' successful outreach strategies.

*If you have questions or require assistance concerning your CHIP and Medicaid outreach efforts, please contact **Desmond Brown** at (202) 662-3561 or dbrown@childrendefense.org.*

Work With Your State Health Officials

Identify your state's health agency or statewide CHIP and Medicaid outreach coordinator listed in the enclosed contact list. Contact them for more information on how to:

- Order bulk copies of your state's CHIP and Medicaid application.
- Request posters and flyers produced by your state's health agency for distribution.
- Learn more about your state's CHIP and Medicaid eligibility levels, benefits, and services.
- Learn more about outreach and enrollment efforts in your state.
- Determine if state funds are available for community-based outreach activities.

Collaborate With Community-Based Organizations

To build support and expand your reach, contact community-based children's advocacy, health, or disabilities organizations to determine if CHIP and Medicaid outreach efforts are already underway in your community. Consider partnering with these organizations to take action, exchange ideas, and share resources.

Find Information On the Internet

The Internet is an invaluable source of information on children's health. The following list is a small sample of the resources available on the Internet for CHIP and Medicaid outreach and enrollment information:

American Academy of Pediatrics, www.aap.org

American Psychiatric Association, www.psych.org

Association of State and Territorial Health Officials, www.astho.org

Center on Budget and Policy Priorities, www.cbpp.org

Children's Defense Fund, www.childrendefense.org

Child Welfare League of America, www.cwla.org

Covering Kids, www.coveringkids.org

Families USA Foundation, www.familiesusa.org

Health Care Financing Administration, www.hcfa.gov/init/children.htm

Insure Kids Now, www.insurekidsnow.gov

Maternal and Child Health Bureau, www.nmchc.org

National Education Association, www.nea.org

National Governors' Association, www.nga.org/CBP/Activities/SCHIP.asp

National Mental Health Association, www.nmha.org

National Rural Health Association, www.nrharural.org

The Robert Wood Johnson Foundation, www.rwjf.org

Southern Institute on Children and Families, www.kidsouth.org

For any public education campaign, religious congregations provide an established network that reaches deeply into a local community. By working with religious groups, you gain access to a diverse network of people who are bonded by shared beliefs and common values. More than structured networks of people, religious organizations bring a moral viewpoint and a religious mandate to respond to important issues that affect children and families.

Involve your own congregation by sharing information about your state's **Children's Health Insurance Program (CHIP)** and **Medicaid** program and about the opportunities to get involved. Be sure to speak with leaders from your congregation about participating in CHIP and Medicaid outreach efforts. You may want to gather leaders from several congregations to develop a faith-based coalition committed to improving children's health. If you plan to expand your outreach beyond your own congregation, take time to become informed about other religious groups in your community, particularly about how they operate and how decisions are made. You may want to schedule a face-to-face meeting with a congregation's leader or an appropriate health or social justice committee to share outreach materials and more detailed information about your efforts. During your meeting, you can remind them that congregations can participate in many ways, depending on their interests, resources, and time. Participation can be as simple as calling attention to your state's CHIP and Medicaid program through bulletin inserts or a special prayer which focuses on children's health needs, or it could be as extensive as focusing the worship service, congregational activities, and religious education on children's health concerns.

10 Simple Ways Congregations Can Help Enroll Children in CHIP and Medicaid

1. Post flyers, posters, and outreach brochures in prominent public places.

Display outreach materials in congregational gathering spaces, meeting rooms, and on bulletin boards. Tailor general information to the needs of your community whenever possible.

2. Encourage the congregation to focus a service or a sermon on children's health needs.

Select hymns, prayers, and readings that focus on children and our responsibility toward them. Incorporate details about your state's CHIP and Medicaid program into the service.

3. Invite a speaker to discuss your state's CHIP and Medicaid program during the weekly announcement time or at another point in the service.

Encourage the speaker to highlight opportunities for the congregation's members to get involved in CHIP and Medicaid outreach efforts.

4. Send information home with parents or students. Many congregations operate schools and child care centers, and most have religious education programs for children.

Share information about CHIP and Medicaid with children and adults who participate in religious education programs.

5. Include information on CHIP and Medicaid in your congregation's newsletter, Web site, regular informational mailings, or publications.

Be sure to include your state's toll-free or local phone number to request follow-up information or applications.

6. Make CHIP and Medicaid applications accessible and available.

Designate an accessible place where families can go to obtain CHIP and Medicaid information and applications.

7. Donate congregational space and other resources to assist families with the CHIP and Medicaid application process.

Encourage interested congregation members to take part in staffing or participating in these sessions.

8. Use bulletin inserts to announce the availability of free or low-cost health insurance for children to congregation members.

Be sure to include your state's toll-free or local phone number.

9. Collaborate with other groups to expand your outreach efforts.

Identify other faith-based communities or organizations that work with and on behalf of children to find ways to work together on CHIP and Medicaid outreach and enrollment.

10. Organize volunteers to transport children and families to and from health providers and/or arrange for volunteers to act as translators for families who need them.

Work with clinics to advertise the availability of the free services and schedule activities at appropriate times.

If you are working to identify and reach uninsured children, there is no better place to start than your local school system. Educators and parent-teacher associations (PTA) know better than anyone that a healthy start in life is essential for getting children ready to learn. When reaching out to schools and related organizations, it is important to involve all members of the local education community who may be in regular contact with children eligible for the **Children's Health Insurance Program (CHIP)** or **Medicaid** program, including teachers, special education teachers, principals, parents, school nurses, social workers, coaches, and school secretaries.

To determine a school's policy for engaging in these types of projects, be sure to contact local school officials, such as the district superintendent or a school principal, to find out the protocol for involving schools in the outreach and enrollment effort. It is a good idea to meet with these officials to share information about your state's program and to exchange outreach ideas. Once you determine appropriate ways to work together to ensure that children receive the health care they need and deserve, the opportunities for spreading the word about CHIP and Medicaid are endless!

Best Practices: SCHOOLS

Many states have developed creative and effective ways to reach out to families with eligible uninsured children. In Massachusetts, a one-page flyer promoting MassHealth, the state's Children's Health Insurance Program (CHIP), was sent to all public, private, and parochial schools to be distributed to students. The state also developed a partnership with school nurses and the state public health department to help spread the word about CHIP and Medicaid. In New Jersey, advocates in Newark are coordinating with public school guidance counselors and school nurses to enroll children in CHIP and Medicaid. Currently, there are over 200 school nurses and guidance counselors in Newark who are trained to assist families with the application process. In South Carolina, CHIP and Medicaid applications are widely available in schools and are given to all guidance counselors and athletic directors to distribute to students. The state's streamlined, two-page application is sent home with every child attending public schools.

10 Simple Ways Schools Can Help Enroll Children in CHIP and Medicaid

1. Send flyers and applications home with students.

Be sure the materials include information on which families might be eligible, how and where to apply, and your state's toll-free or local number for more CHIP and Medicaid enrollment information.

2. Make materials visible and available to students and parents.

Post flyers in prominent places, such as on school bulletin boards or in the nurse's office, and distribute applications in the school office or at PTA meetings.

3. Invite teachers to distribute CHIP and Medicaid application packets at Back-to-School Nights and new student orientations.

Include information on the application process and urge families to share the information with others in their community.

4. Take advantage of report card distribution and parent-teacher conferences for your outreach.

Parents are more likely to see a report card than any other notice sent home from school, so be sure to send CHIP and Medicaid information along with it. Teachers can follow-up with parents at their individual conferences around report card time.

5. Use emergency contact forms, new student enrollment packets, and school lunch applications for your outreach efforts.

Include a question on emergency contact cards about whether or not the child is insured and follow-up with families of children who might be eligible. Provide parents with CHIP and Medicaid applications when they enroll their children in school. In most states, children who are eligible for free and reduced school lunch programs often are eligible for CHIP and Medicaid as well, so insert outreach materials in information packets about school lunch programs.

6. Involve school nurses in CHIP and Medicaid outreach efforts.

Be sure they actively disseminate CHIP and Medicaid information to the children and parents they see every day.

7. Speak at all-school meetings or assemblies.

Take advantage of opportunities to address the entire school community to spread the word about your state's CHIP and Medicaid program.

8. Participate in PTA meetings.

Arrange to speak briefly at regularly scheduled PTA meetings to inform parents and teachers about your state's CHIP and Medicaid program and make promotional materials available.

9. Brief teachers and other staff during in-service days and staff meetings.

Take advantage of opportunities to address a large gathering of teachers, guidance counselors, nurses, social workers, coaches, secretaries, custodians, and cafeteria workers to brief them on the new health program and how they can help spread the word. Plan a meeting with special education teachers who work most closely with children with disabilities.

10. Ask school coaches to inform their athletes about CHIP and Medicaid.

Coaches are well aware of the need for student athletes to have health insurance for good preventive care and to cover accidents on and off the field. Coaches also have the respect of their students, and can help urge them to follow-up on information sent home to their parents.

Local child care agencies and after-school programs provide an important network of people who care about children and come in contact with them on a regular basis. When it comes to the proper development of children, child care directors, providers, teachers, and employees know first-hand that nothing matters more than a child's health. They also know that many children do not get the health care they need; as a result, these children suffer in their daily activities.

Child care providers are in a unique position to spread the word about their state's **Children's Health Insurance Program (CHIP)** and **Medicaid** program. For children from many working families, their child care provider may be one of the few adults they see on a daily basis. And many parents are accustomed to getting useful and reliable information from them. To involve providers, call local child care centers and after-school programs directly and speak with program direc-

Best Practices: CHILD CARE

The Child Care Resource Center (CCRC), a child care referral and support center for parents, providers, and employers in Cambridge, Massachusetts, received a state grant to work on outreach in the Greater Boston area for MassHealth and the Children's Medical Security Plan, the state's children's health programs. CCRC used the mini-grant to provide their staff with intensive training on these programs and the enrollment process. The training helped CCRC staff educate families and providers about the health programs available to children in Massachusetts and to assist families in completing applications. In addition to assisting families with the process, CCRC staff provide follow-up assistance to families working to enroll their children.

CCRC also has two part-time outreach workers who work to educate families about child care in the Haitian-Creole and Latino communities of Greater Boston. Thanks to the new training, they now educate families about MassHealth and the Children's Medical Security Program and provide basic information about the programs. They also hosted two health care fairs where they disseminated information about the state children's health insurance programs and other health resources within the community.

tors about your state's health program for children. Ask them to join the effort to raise awareness among the families of the children they care for every day. To find other ways to partner on outreach activities, contact your state's child care association. Ask them to include an article or advertisement about CHIP and Medicaid in their regular newsletter or mailings to child care providers. Suggest that they advertise the program at their annual conference or other appropriate meetings.

10 Simple Ways Child Care & After-School Programs Can Help Enroll Children in CHIP and Medicaid

1. Send each child home with a flyer or brochure.

Make sure the materials include information on which families might be eligible, how and where they apply, and your state's toll-free number.

2. Invite program directors to talk about CHIP and Medicaid in orientation meetings with parents.

Encourage program directors to learn more about these children's health programs and suggest that they incorporate information in meetings with parents. Include flyers in orientation packets for parents.

3. Brief child care providers and staff about your state's CHIP and Medicaid program.

Share this important information with people who care for children every day. Many child care employees may have CHIP- or Medicaid-eligible children themselves.

4. Post and distribute information in prominent places at child care centers.

Put posters on the front door, post flyers on bulletin boards, and include brochures with other materials you send home with children.

5. Provide parents and child care employees with outreach materials.

Urge them to help spread the word about CHIP and Medicaid in your community.

6. Make CHIP and Medicaid applications available at child care centers and after-school programs.

Contact your state health agency to find out if you can make

applications available to families who use these centers and programs. Designate an accessible place to make them available to families when they drop off or pick up their children.

7. Ask child care providers to become trained application assistants.

Some states are training volunteers to help families complete their applications accurately. Find out if a state agency or local advocacy organization provides this training and encourage providers to become trained volunteers to assist their center's hardworking families.

8. Encourage child care centers and after-school programs to join together to spread the word.

For example, one center could sponsor a CHIP and Medicaid information session for all parents from the participating centers. Another center could offer workshops on how to complete the applications for these children's health programs.

9. Appeal to state Child Care Administrators to include state CHIP and Medicaid information with subsidy checks to parents and/or providers.

Make sure the mailing includes information on the enrollment process, including the state's toll-free number.

10. Distribute information at child care conferences or association meetings.

You can obtain promotional materials from your state health agency or contact the Children's Defense Fund for state-specific materials.

By forming effective partnerships with local businesses, you will gain important allies for your **Children's Health Insurance Program (CHIP)** and **Medicaid** outreach and enrollment project. Most local businesses have strong ties to the community and often are willing to engage in activities that benefit children, especially if they can see clear results from their participation.

Businesses can take advantage of many creative opportunities to help spread the word about your state's children's health insurance program. They can help by notifying their employees and customers of this new opportunity to insure children; they can assist your project financially by covering the cost of necessities such as photocopying and postage; or they can help by providing office supplies and services to you.

Best Practices: BUSINESSES

Philadelphia Citizen's for Children and Youth (PCCY), a Pennsylvania advocacy group, targeted small businesses serving a neighborhood of low-income working families in Philadelphia to enlist their help in spreading the word about Pennsylvania's children's health insurance programs. Members of PCCY's staff recruited businesses the hard way — by going door-to-door and speaking individually with business owners and managers about the importance of CHIP and Medicaid. Armed with persistence and a plan, PCCY worked to persuade each business owner and manager to join them in a "Child Health Month" campaign by suggesting concrete ways they could play a role in the outreach effort.

In the end, PCCY's hard work for children paid off — 150 small businesses agreed to participate in the campaign. The businesses were small and diverse, ranging from pizza parlors and drugstores to children's clothing stores and a vacuum repair shop. During "Child Health Month," each participating business advertised CHIP and Medicaid in some way. Basic information about the programs was placed on grocery bags and restaurant place mats. Most businesses displayed posters and some handed out refrigerator magnets with information about their state's programs. Ultimately, this campaign generated 300 calls to PCCY's office from families seeking more information about these children's health insurance programs.

Start by identifying businesses in your community that might be willing to help with outreach. Think big and small. You can approach a range of businesses from fast food restaurants to the corner barber shop. Consider where families are likely to shop, such as grocery stores, toy stores, and children's clothing stores. Meet with the owners and/or managers of these businesses. Inform them of this important new opportunity to provide children with health insurance. Ask them to display information about the program in their stores, on their products, in their advertisements, or to give flyers to patrons and their staff. Once they agree to join your outreach campaign, keep them abreast of your activities and the progress of your work. This will keep them engaged in the project and help build a successful ongoing partnership.

10 Simple Ways Businesses Can Help Enroll Children in CHIP and Medicaid

1. Post flyers or posters announcing your state's program at local businesses.

Posters and flyers can be placed in store windows, near the cash register and check-out line, or in other highly visible locations.

2. Include information about your state's program in a store's product(s).

In some states, information about CHIP and Medicaid has been sent out with pizza delivery boxes, stuffed into shoe boxes or other products, or printed on milk cartons and grocery bags.

3. Place information on food tray liners in restaurants.

Many fast-food restaurants have successfully used paper liners on food trays or other paper products to convey important messages to families. Your message should include your state's program name and toll-free or local number.

4. Ask businesses to support your efforts to advertise your state's CHIP and Medicaid program in local newspapers, magazines, or newsletters.

5. Encourage business leaders to print the name and toll-free number for your state's CHIP and Medicaid program on ticket stubs for plays, concerts, and other local events.

6. Urge businesses to host a Children's Health Day for the community.

On a designated day, distribute flyers about your state's program at businesses in the community and make sure every customer receives one before they leave the premises. The names of all the participating businesses could be printed on the bottom of the flyers.

7. Invite businesses to provide in-kind donations of materials and services for printing, photocopying, office supplies, and other needs.

8. Ask local businesses to sponsor the cost of translating CHIP and Medicaid posters or flyers into languages commonly spoken in your community.

Some state governments are funding the publication of flyers and posters in different languages. However, in many states local business are stepping in to meet the special needs of their communities.

9. Involve business associations and chambers of commerce with your outreach.

Professional groups that represent small businesses can help you reach a large number of local business owners who can spread the word about CHIP and Medicaid to their customers and employees.

10. Include flyers in utility bills or other types of bills sent to all members of the community.

Work with gas, electric, and phone companies to include a CHIP and Medicaid flyer with the bills they send to local customers.

Every individual has an important opportunity to participate in the effort to identify and enroll uninsured children in their state's **Children's Health Insurance Program (CHIP)** and **Medicaid** program. Whether a person can commit one day, one week, or one month to outreach efforts, every individual can make a difference in the lives of children in their community.

This Community Guide offers outreach coalitions and ambitious individuals ideas for working with local businesses, congregations, child care centers, and schools. However, many caring individuals may not have the free time necessary to actively participate in outreach coalition activities. These individuals can still make an important contribution by working independently or as part of a smaller group. No contribution is too small or insignificant.

Individuals can participate by doing focused outreach within their own networks of family, friends, and neighbors. Talking with people who know and trust you in local stores, community centers, libraries, and schools can be an effective way to spread the word about CHIP and Medicaid to potentially eligible children and their families.

Individuals also can put their personal talents to good use for CHIP and Medicaid outreach. An artistic person can offer to design a flyer to promote their state's CHIP and Medicaid program for local groups conducting outreach. A person who speaks another language that is prevalent in their community can act as a translator for families applying for these children's health programs. Each person has a unique contribution to make in the effort to enroll every eligible uninsured child in CHIP and Medicaid.

10 Simple Ways an Individual Can Help Enroll Children in CHIP and Medicaid

1. Distribute flyers, brochures, or program applications in your neighborhood and surrounding communities.
Remember to include apartment buildings, local stores, and recreation centers.

2. Become a trained application assistant.
Some states are training volunteers to help families complete their applications accurately. Call your state's outreach coordinator to find a state or local advocacy organization that provides this training and sign up to help.

3. Talk to people one-on-one.
There is no substitute for getting out in the community to meet other parents and concerned individuals to spread the word about CHIP and Medicaid. A few good places to try are grocery stores, laundromats, parks, and congregations.

4. Create a calendar to keep track of large community events.
Plan to attend events where you can distribute CHIP and Medicaid information in mass quantities.

5. Make presentations at community centers, places of worship, child care centers, and other places frequented by families.

6. Get permission from a local shopping mall to set up a CHIP and Medicaid information table.
Talk to families about the programs and hand out flyers, brochures, and applications.

7. Join forces with local organizations who are currently working on CHIP and Medicaid outreach.
Many social service agencies in your community are often overwhelmed and understaffed. Contact these allies and let them know you are willing to help them target and enroll uninsured children in these programs.

8. Ask the gas, electric, and phone companies that serve your community to include a CHIP and Medicaid flyer with the bills they send to customers.

This is an easy way to get the word out to many households.

9. Set up CHIP and Medicaid information booths at health fairs, conferences, sporting events, libraries, and other public places.

You can pass out information and assist families with the application process. Provide incentives for people to stop by — hold a raffle, plan activities for children, or decorate the booth with unusual, attention-grabbing displays.

10. Act as a translator for families having difficulty navigating the CHIP and/or Medicaid application process.

Many families with uninsured children face additional barriers to enrollment because of language or cultural separateness. You can make a difference by sharing your language skills with them.

A Profile Of Uninsured Children

Today in America, more than 11 million children age 18 and under — *more than one out of every seven children* — go without health insurance. Without health insurance, children cannot get the care they need to cure their illnesses, heal their injuries, and prevent unnecessary sickness and disabilities. As a result, they face serious threats to their well-being and future success. But when previously uninsured children receive the preventive care and medical treatment that contribute to a healthy start in life, they are prepared to learn, to grow and to unleash their true potential.

- **Ninety percent of these uninsured children have one or more parents who work; most of them have family incomes at or below \$33,400 for a family of four.**¹
- **Of the 11.6 million uninsured children, almost 5 in 10 are White, almost 2 in 10 are Black, and almost 3 in 10 are Hispanic.** Approximately 3-4 million of these children are eligible for Medicaid but are not currently enrolled.²
- **Uninsured children are at risk of preventable illness.** The majority of uninsured children with asthma and 1 in 3 uninsured children with recurring ear infections never see a doctor during the year. Many are hospitalized for acute asthma attacks that could have been prevented, or suffer permanent hearing loss from untreated ear infections.³
- **Children with untreated illnesses are less ready for success in school.** Without treatment, relatively minor illnesses can lead to lifelong consequences and impede learning. One Pennsylvania insurer found that nearly 1 in 5 uninsured children had untreated vision problems. When left untreated, these problems leave children unable to see the blackboard and often result in their falling behind in school.⁴
- **Uninsured children are more than three times as likely as insured children to have unmet health care needs during the past year.** In 1993, more than 1 in 4 uninsured children had unmet needs for medical or dental care, surgery, prescriptions, eyeglasses, or mental health services.⁵

¹Bureau of the Census, March 1998, Current Population Survey.

Calculations by the Children's Defense Fund.

²Ibid.

³Monheit, A.C., et al. Winter 1992, Children Without Health Insurance. The Future of Children, 2, pp. 154-170.

⁴Lave, Judith, et al. "Impact of a Children's Health Insurance Program on Newly Enrolled Children." JAMA, June 1998, pp. 1820-1825.

⁵Kaiser Commission on Medicaid and the Uninsured, June 1998. Uninsured in America: A Chart Book, XII, p. 35.

Uninsured Children Under Age 19 in the States, 1997

	Percent	Estimated number of uninsured children
United States (1997)	15.3%	11.6 million
Alabama	13.7	162,000
Alaska	11.1	23,000
Arizona	24.2	335,000
Arkansas	22.2	161,000
California	18.2	1,775,000
Colorado	15.5	171,000
Connecticut	10.7	90,000
Delaware	13.7	27,000
District of Columbia	15.8	19,000
Florida	19.2	726,000
Georgia	15.8	344,000
Hawaii	6.0	20,000
Idaho	14.9	57,000
Illinois	10.3	351,000
Indiana	12.0	193,000
Iowa	11.1	86,000
Kansas	10.8	80,000
Kentucky	15.2	161,000
Louisiana	22.2	294,000
Maine	14.9	48,000
Maryland	10.6	147,000
Massachusetts	9.1	140,000
Michigan	8.2	221,000
Minnesota	7.0	93,000
Mississippi	19.3	161,000
Missouri	13.3	201,000
Montana	11.8	30,000
Nebraska	9.4	45,000
Nevada	19.8	94,000
New Hampshire	8.9	28,000
New Jersey	15.6	331,000
New Mexico	19.8	108,000
New York	14.4	707,000
North Carolina	16.2	331,000
North Dakota	10.1	18,000
Ohio	10.3	315,000
Oklahoma	19.2	185,000
Oregon	13.3	117,000
Pennsylvania	8.4	258,000
Rhode Island	9.2	23,000
South Carolina	18.0	190,000
South Dakota	7.9	17,000
Tennessee	15.1	219,000
Texas	24.5	1,497,000
Utah	11.4	85,000
Vermont	7.3	11,000
Virginia	11.4	205,000
Washington	10.0	158,000
West Virginia	10.7	49,000
Wisconsin	6.0	87,000
Wyoming	13.4	19,000

TABLE NOTES: 1) The U.S. percentage & number of uninsured are from the March 1998 Current Population Survey (CPS).

2) The estimated percentage of uninsured children in each state is the average of the percentages of children uninsured during the years 1995-1997. Three-year averages are used because of small sample sizes in some states. The estimated number of uninsured children in each state is calculated by applying that average percentage to the most recent Census estimates of the number of children under age 19 in each state.

TABLE SOURCES: Bureau of the Census: March CPS 1996-1998 and July 1, 1997 state population estimates. Calculations by the Children's Defense Fund 10/5/98.

Talking Points on the Children's Health Insurance Programs

Please use the supplemental state-specific materials in this Community Guide to tailor the talking points to your state's CHIP and Medicaid program. More information about each state's CHIP and Medicaid program can be found on the Children's Defense Fund's Web site at www.childrensdefense.org/signup.

The Problem:

- **Today in America, more than 11 million children age 18 and under do not have health insurance.** These children—the majority of whom have working parents—suffer needlessly from untreated health problems such as undiagnosed vision, hearing impairments, and preventable illnesses.
- **Almost 9 in 10 uninsured children have one or more parents who work.¹** Other characteristics of uninsured children include the following:
 - Over half live in two-parent families.
 - Two-thirds have family incomes at or below 200% of the poverty level — \$33,400 a year for a family of four.
 - Almost 1 in 5 uninsured children is Black — more than 2.2 million children.²
 - Almost 3 in 10 are Hispanic children — more than 3.4 million.³
- **Making sure children are enrolled in the Children's Health Insurance Program or Medicaid program saves taxpayer dollars.** One in 4 uninsured children either uses the hospital emergency room as a regular source of health care or has *no* regular source of care.⁴
- **Children with untreated illness often cannot keep up in school.** Children sitting in class with pain or discomfort are simply not ready to learn. One Pennsylvania insurer found that nearly 1 in 5 uninsured children had untreated vision problems, and children unable to see the blackboard often fall behind in school.⁵

The Solution:

- The majority of uninsured children now qualify for health insurance through traditional Medicaid or the new Children's Health Insurance Program (CHIP). Millions of parents who work hard and play by the rules can now provide their children with health coverage.
- In 1997, Congress authorized the Children's Health Insurance Program. CHIP provides free or low-cost health insurance to many low- and moderate-income families. While CHIP offers the promise of helping many children get a healthy start in life, this promise will not be realized unless more eligible families know about and use this program.

- **What is CHIP?** It is the most significant funding increase for children's health coverage since the creation of Medicaid in 1965. The new program provides \$4 billion a year in grants to states over 10 years to provide free or low-cost health insurance for uninsured children age 18 and younger. Although benefits vary from state to state, once children are insured they generally will be able to receive regular check-ups, hospital care, immunizations, eyeglasses, and prescription drug coverage. At this point, almost every state and the District of Columbia are registering children in the new program.
- **Who's eligible?** While eligibility criteria vary by state, most children in working families of four earning up to \$33,400 a year would qualify. (Use the enclosed eligibility chart to determine eligibility guidelines for children in your state.)

Everyone can get involved with informing families and enrolling children.

- Talk with potentially eligible families who know you as a trusted member of the community. Offer to help them with the application process.
- Post flyers about the program in child care centers and in schools. Make information available throughout the community — grocery stores, libraries, and other public places.
- Insert CHIP and Medicaid flyers in the bulletins, newsletters, and other publications of your congregation, child care program, PTA, and community groups.
- Work to create a community-based coalition of people who will spread the word about your state's new program.

Examples of outreach efforts in the states:

Use examples of successful outreach efforts in your state. Contact state-based children's advocacy groups or your state's CHIP and Medicaid coordinator to gather this information. (Use the enclosed State Outreach Coordinator chart or visit CDF's Web site at www.childrensdefense.org/signup to obtain this contact information.)

- Maine is asking hospitals to send an application to all uninsured children who were treated in the last two years.
- Colorado is training staff at community outreach sites to enroll families through an Internet database that can quickly screen them for eligibility.
- Indiana has enlisted all state agencies to disseminate information; for example, the Department of Revenue includes a CHIP flyer with its mailings.

- Nevada is providing CHIP materials in English and in Spanish and enlisting local dairies to advertise the state's CHIP program on milk cartons that go to approximately 1.5 million households.

Where Can You Get More Information?

- Call 1-877-KIDS-NOW (1-877-543-7669) for information about your state program. (Use the enclosed list of toll-free phone numbers to obtain your state's number for CHIP and Medicaid information.)
- You can get information on the Internet by visiting the Children's Defense Fund's Web site at www.childrendefense.org/signup. It contains more detailed information on each state's eligibility criteria, benefits, and application process; a flyer for each state's new program; and contact names and phone numbers for more information on each state's CHIP and Medicaid outreach efforts.

Call to Action

As you end your presentation, you should encourage your audience members to get involved with the effort to enroll every eligible uninsured child in CHIP or Medicaid.

Please join our community outreach coalition. As a volunteer, you can help get:

- Every small business person to inform their employees and customers about these programs.

- Every religious institution to inform their congregations and assist families in enrolling their children.
- Every community-based organization to incorporate outreach and enrollment activities into their work within the community.
- Every municipality to incorporate outreach and enrollment activities into its schools, libraries, community events, and to display information on these programs in all offices that interact with potentially eligible families.

¹Bureau of the Census, March 1998 Current Population Survey. Calculations by the Children's Defense Fund.

²Ibid.

³Ibid.

⁴Simpson, G., et al. (1997). Access to Health Care, Part 1: Children. National Center for Health Statistics. Vital Health Statistics, 10, p. 196.

⁵Caring Foundation for Children. (1997). An Impact Study of the Caring Program for Children and BlueCHIP of Pennsylvania.

Frequently Asked Questions

Q *What is the Children's Health Insurance Program (CHIP)?*

A The Balanced Budget Act of 1997 created a new children's health insurance program under Title XXI of the Social Security Act. CHIP is specifically targeted to serve uninsured children from low- and moderate-income families.

Q *What is the difference between the Medicaid program and CHIP?*

A In some states there is no difference. CHIP can simply be an expansion of the Medicaid program and allows children of parents with higher incomes than in the past to participate and receive health insurance through Medicaid. In other states, CHIP is a separate program from Medicaid and covers children that are older and/or children with parents with incomes higher than the state's Medicaid eligibility levels.

Q *Who is eligible for either CHIP or Medicaid?*

A The programs are designed to provide health insurance coverage to children in families that are unable to afford private health coverage. While eligibility criteria vary by state, most uninsured children in families of four who earn up to \$33,400 a year would qualify.

Q *Who is not eligible for CHIP or Medicaid?*

A Children who presently have health insurance coverage and some immigrant children (see the question below on legal immigrants).

Q *How do I apply for CHIP or Medicaid?*

A To find out if a child qualifies in your state, call **1-877-KIDS-NOW (1-877-543-7669)**. You will be connected automatically to your state's CHIP and Medicaid information hotline. In most states, you can request that an application be sent to you. You would then fill out the application and send your completed application back to the state for review.

Q *How and when do I find out if my child is covered?*

A After you send in your application with the necessary documentation, you will receive notification if your child is eligible for CHIP or Medicaid.

Q *If I accept this coverage, am I on welfare?*

A No. These programs are designed to provide all children with the healthy start they deserve. Many of the eligible children have parents who do not have access to affordable health insurance through their employers.

Q *Will I be allowed to choose my child's doctor?*

A Yes. In most states, you will have the ability to choose from several HMOs and doctors who participate in your state's CHIP and/or Medicaid.

Q *If I have more questions, who can help me?*

A Call the toll-free number **(1-877-KIDS-NOW)** for more detailed information about your state's program.

Q *Are Native American children eligible for this benefit even if they have Indian Health Services (IHS) coverage?*

A Yes. The federal statute is very specific about the inclusion of Native American children. However, the state can use 100% federal funds to purchase health care services from the IHS under the Medicaid option.

Q *Are legal immigrant children eligible for these programs?*

A Generally, legal immigrant children who were already in

the United States before August 22, 1996 can be eligible for Medicaid and CHIP. Immigrant children who entered the United States on or after August 22, 1996 as lawful residents and have been continuous residents for 5 years, may be eligible for CHIP and Medicaid. (Earliest eligibility for this group will be August 22, 2001.)

Under Federal law, undocumented children are completely excluded from coverage in CHIP, just as they are from Medicaid. States may use 100% state funds to provide health care to these children.

Several states have decided to cover these children with state funds. Check to see if your state has decided to cover these legal immigrant children, or other immigrant children.

Q *What is Public Charge?*

A Public charge is a term used in immigration law to describe people who cannot adequately support themselves and who must depend on public benefits for income. Public charge determination can affect an immigrant's entry, status adjustment, and in some cases, deportability status.

Q *How does public charge affect the enrollment of immigrant children into the Children's Health Insurance Program and Medicaid?*

A The Clinton administration recently clarified the public charge rules for immigrants. This clarification states that children can be enrolled in Medicaid and the Children's Health Insurance Program without fear that they or their families will have their immigrant status jeopardized. A summary of these guidelines can be downloaded from the INS Web site at <http://www.ins.usdoj.gov/graphics/index.htm>.

Q *Does the state offer a different benefit package for children with special health needs?*

A States that choose to expand Medicaid as their children's health insurance program offer these children Medicaid benefits. In states with separate state programs, some states offer different benefits for children with special health care needs, while others do not. All states with separate state programs must include supplemental services for children with special health needs based on medical necessity as defined in the Americans with Disabilities Act.

Q *What will it cost for my child to get health coverage through CHIP or Medicaid?*

A For families with children in the Medicaid program, there is no cost to the family. For families with children in their state's Children's Health Insurance Program, costs will vary. Most state programs do not have co-pays and premiums for families at or below 150% of the federal poverty level (\$25,050 for a family of four). For families with higher incomes, premiums and co-pays are minimal and vary from state to state.

Q *What benefits will my child receive once enrolled in CHIP or Medicaid?*

A In most states children will receive regular check-ups, immunizations, doctor visits, eyeglasses, prescription drugs, hospital care, dental care, and more.