

# Businesses feel effect of Texas' uninsured kids



## GUEST COMMENTARY

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Medicaid — it's a program we've heard quite a lot about recently, but one that is increasingly misunderstood.

To be clear, Medicaid covers more than just low-income families, it covers children, pregnant women,

the aged and the significantly disabled. The faces of Medicaid have been changing over the past three years, and its members are individuals you would probably recognize. Recent examples demonstrate how in the current economic environment it's becoming increasingly difficult for everyday families, including those in the middle class, to provide the same level of health care coverage for their children compared with previous years, and current studies have shown the effects this is having on our Houston community.

In 2003, 2006, 2008 and 2011, Texas Children's Hospital and Texas Children's Health Plan sponsored research conducted by Analytica Inc. on the state of health coverage for children in Houston and its surrounding 12 counties. This research is a leading indicator on how well we as a community maintain health coverage for children. Over the past eight years, interviewers surveyed 2,800 adults with one or more children under the age of 19.

The results were eye-opening and proved that programs like the Children's Health Insurance Program and Medicaid are doing their job.

In short, the study found:

- More employers, either because of layoffs or belt-tightening, are not offering equivalent coverage for their employees' children. In fact, work-based, dependent coverage plummeted from 74 percent in 2008 to 57.8 percent in 2011. This means that 400,000 children — approximately half of the population of Austin — lost health care coverage.

- As a result, the percentage of insured children in the greater Houston area declined from 93.5 percent in 2008 to 90.7 percent in 2011 — an almost 3 percent drop in health coverage. Three percent might not seem significant, but this percentage represents about 35,000 uninsured children — enough kids to fill Minute Maid Park.

- But, over this same period, health coverage for children with CHIP doubled — increasing from 5 percent in 2008 to 10.5 percent in 2011. Coverage of children with Medicaid also doubled — from 11.5 percent in 2008 to 24.6 percent in 2011.

We believe education is key, and we were encouraged the study showed that 92.2 percent of uninsured families were aware of Medicaid and 80 percent knew about CHIP coverage options. This is up significantly from 2003 when only 66.3 percent of uninsured families were aware of Medicaid and 61 percent were knowledgeable about CHIP. This is a clear indicator that the Houston community is educating families on coverage choices.

But, not everyone is listening, many of whom are the exact people who need the program most. We still have a significant number — 500,000 children in Texas — who are uninsured but eligible for coverage. And, at least half of these children live in our region. This is our challenge. We must continue to assist families with applications and information about why CHIP and Medicaid matter. Health coverage for all children is critical to not only the child but the whole family. When kids are healthy, parents don't miss work and are able to keep the family functioning.

Medicaid matters, and it matters to everyone, not just those directly covered by it. In the past, millions of Medicaid dollars helped fund the training of our community physicians and specialists, creating better access for everyone. Additionally, a majority of our community's indigent care cost is off-set by Medicaid. Finally, in a time of job uncertainty, when employers can't offer health benefits to everyone, government programs, like Medicaid and CHIP, may be the silver lining during a harsh economic year. ■