

The Children's Health Insurance Program is Essential to AA&NHOPIs

INTRODUCTION

The Children's Health Insurance Program (CHIP) provides health insurance to low- and moderate-income uninsured children and pregnant women. Individuals who are above the Medicaid eligibility threshold and at low- and moderate- income levels, are eligible for this program. Funding for this program is set to expire in 2015. New legislation to maintain CHIP coverage is currently being considered; bills include the Protect and Retain Our Children's Health Insurance Program (PRO-CHIP) act.

BACKGROUND

Low-income children and pregnant women rely on CHIP for health care coverage, including many Asian American & Native Hawaiians and Other Pacific Islander (AA&NHOPi) women and children.

- CHIP is tailored to children's needs, and often has better benefits and more providers than pediatric plans in state and federal marketplaces.¹
- CHIP covers children or families that fall into the "dependent glitch", which can occur in low-income families where at least one parent works. In these instances, the employer coverage may be sufficient and affordable for the individual employee themselves, but the available family plan is cost-prohibitive or insufficient. Because a member of the family was offered affordable and sufficient employer-sponsored coverage, his/her family is deemed ineligible for subsidies in the Health Insurance Exchanges. This loophole leaves many families without care for dependents.²



SUPPORT THE EXTENSION OF CHIP

Preserve essential health coverage for low- and moderate- income AA&NHOPi children and pregnant women.

- 25% of AA & NHOPi children currently rely on CHIP or Medicaid.⁴
- In 2012, 74% of uninsured AA & NHOPi families had at least one full-time worker, putting them at risk of falling into the "dependent glitch."⁵
- CHIP insures approximately 6 million children and has helped reduce the number of uninsured children living in the U.S.⁶
- Without CHIP funding, up to 2 million CHIP-eligible children could lose access to health coverage, with the remaining getting less comprehensive health coverage at a higher cost.⁷

- CHIP maintains the state option to cover legally residing immigrant children and pregnant women under Medicaid and CHIP inside the 5-year waiting period upon receiving lawful permanent residency status. Twenty-nine states now cover pregnant women and/or children under Medicaid without the 5-year bar. Twenty-one states also cover legally residing children under CHIP without the 5-year bar.³
- CHIP gives states flexibility on covered services, allowing some states to offer culturally and linguistically appropriate care, a key element of coverage for AA&NHOPIs.

CONCLUSION

Our community needs the security and protection of affordable and comprehensive health care coverage. It is essential to extend the CHIP program so low- and moderate- income AA & NHOPi children and pregnant women can continue to get necessary health care services. This would provide a robust set of services to ensure effective pediatric coverage, enable working families to get care through the Health Insurance Exchanges, and maintain the state option to cover children and pregnant women under the 5-year bar.

ENDNOTES

1. "The Children's Health Insurance Program: Status and Outlook" Testimony for the United States Committee on Finance, Subcommittee on Health. Doung Holtz-Eakin. Sept 16, 2014.
2. "CHIP Extension and how the ACA Fails Families" American Action Forum. June 24, 2014.
3. "New Federal Funding Available to Cover Immigrant Children and Pregnant Women" The Kaiser Family Foundation and Georgetown Center for Children and Families. July 2009.
4. "Children's Health Coverage: Medicaid, CHIP, and the ACA" The Kaiser Family Foundation. March 2014.
5. Wendt, Minh Et al "Eligible Uninsured Asian American, Native Hawaiians, and Pacific Islander: 8 in 10 could receive Health Insurance Marketplace Tax Credits, Medicaid or CHIP" Brief prepared for the Office of the Assistant Secretary for Planning and Evaluation. March 18, 2014.
6. "CHIP Enrollment Snapshot: December 2013" Kaiser Family Foundation June 3, 2014.
7. "CHIP Extension and how the ACA Fails Families" American Action Forum. June 24, 2014.