



**Memorandum in Support  
(A.6199/S.4979)**

CHF supports A.6199/Gottfried and S.4979/Hannon, which would authorize the state to provide premium assistance for Child Health Plus (CHP), Family Health Plus (FHP) and Medicaid and to establish an employer buy-in for those programs. Under the buy-in program, employees would be able to enroll in CHP, FHP or Medicaid. Employers would be required to pay the state an assessment equal to the sum that the employer would have paid for the employee under the company's health plan.

Since 2000, the United States has been experiencing a precipitous decline in employer-based health coverage, which has contributed, in part, to more Americans joining the ranks of the uninsured. In 2003, 45 million Americans were uninsured, rising 1.4 million in the previous year. Children are hit hardest from the decline in employer-based health coverage. According to the Economic Policy Institute, the percentage of children under 18 with employer coverage dropped from 65.6 percent in 2000 to 61.2 percent in 2003. Currently nine million children are uninsured.

New York State has made great strides in insuring children through Child Health Plus and Family Health Plus, but for those in the working class, health insurance is costly and oftentimes out of reach. Many low-income workers work for employers who offer health coverage, but they cannot afford to pay the worker's share of the premium, as a result, they are either uninsured or are covered by public health coverage, such as Medicaid, Family Health Plus or Child Health Plus.

Employer partnerships, through premium assistance and employer buy-in would enable these workers to participate in employment-based health coverage. These programs would "stretch" public dollars, because the public program would only have to pay the worker's share, not the whole premium. The bill also ensures that children and families enrolled with the aid of employee buy-in will be enrolled throughout the year, even if the child loses access to employer-sponsored coverage during that time.

*The Children's Health Fund (CHF), working with hospitals and health centers throughout the country, has provided comprehensive pediatric care to more than 300,000 medically underserved children and families since its inception in 1987. CHF believes that every child deserves a medical home: health care that is accessible, continuous, comprehensive, family centered, coordinated, compassionate and culturally effective. By providing a medical home to thousands of children through 17 programs in 13 states and the District of Columbia, CHF recognizes the importance of public health insurance programs to ensure continuity of care, the continuation of a child's access to a medical home.*