



**Memorandum in Support
S. 1303/H.R. 3055 (Rockefeller/Stark)
MediKids Health Insurance Act of 2005**

The Children's Health Fund supports S. 1303/H.R. 3055, the MediKids Health Insurance Act of 2005 as introduced by Senator Jay Rockefeller (D-WV) and Representative Fortney Pete Stark (D-CA). The act aims to provide health insurance coverage for all children born after December 31, 2006, in a program modeled after Medicare. Citing Medicare's success in securing the health of the elderly, the act would provide continuous health insurance coverage to children, a growing number of which are living in poverty and without health insurance.

The MediKids Health Insurance Act assures that every child in the United States has health insurance by 2012. With over 8 million children uninsured, the act seeks to ensure that all American children have health insurance by automatically enrolling all children in a new program and allowing those children to be transferred into other equivalent or better insurance programs, including private insurance, the State Children's Health Insurance Program (SCHIP) or Medicaid, if eligible, but maintaining the child's default enrollment in MediKids.

Families would retain access to Medicaid, SCHIP or private insurance, the MediKids program would simply fill in any gap in health insurance coverage experienced by the family. A child may be uninsured for a variety of reasons; gaps during outreach and enrollment, fluctuations in eligibility due to changing circumstances or standards, variations in access to private insurance at all income levels, and variations in states' abilities to provide required matching funds for existing programs. Although SCHIP and Medicaid are successful public health insurance programs, this safety net still fails to achieve 100 percent health insurance coverage for children.

Health insurance is vital to a child to protect against untreated illness and also to guarantee a healthy start to a productive life. Children are inexpensive to insure, but the rewards for providing health care extend far into their adult lives. Healthy children are more apt to be successful students and experience proper physical and emotional development.

Medicaid and SCHIP insure millions of children and help poor and low income children access health care. But this is not enough. Even with full enrollment in Medicaid and SCHIP, many children would still go without health insurance. Both programs are facing serious budget reductions at state and federal levels, but children still need health insurance regardless of these budget decisions. The MediKids Health Insurance Act of

2005 is necessary for all children to maintain continuous access to care, one essential part of a medical home that CHF seeks to provide to thousands of children throughout the country.

The Children's Health Fund, through its work with hospitals and health centers throughout the country, has provided comprehensive pediatric care to more than 300,000 medically underserved children since its inception in 1987. By providing a medical home to thousands of children through 16 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.