Bill would help kids get health insurance

State could use schools to identify children eligible for SCHIP

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The News Journal

A bill introduced Wednesday in the General Assembly would use information from schools to identify students who are eligible for low-cost health insurance.

The State Children's Health Insurance Program, known as SCHIP, provides coverage for millions of children who can't get it or afford it through their parents' job-based insurance and whose families make too much to qualify for Medicaid.

Last year, Delaware had to return about $3 million of the $10 million it received in federal aid because there weren't enough young people signed up -- SCHIP covers children and adolescents up to age 19.

That leftover money could have covered another 1,000 children, said state Insurance Commissioner Matt Denn. As of December, there were 4,802 youngsters enrolled in SCHIP. According to the University of Delaware's Center for Applied Demography & Survey Research, there are about 8,840 uninsured children under age 18 who could potentially qualify for the program.

"Delaware has never set up an organized program to take advantage of these [opportunities]," Denn said.

The bipartisan bill calls for school districts to give the names of students enrolled in free and reduced-price lunch programs to the Department of Health and Social Services, which will send program information to their parents.

Denn announced last July the Department of Insurance would assist by distributing information about the program. His office is also planning to give continuing education vouchers to school nurses who sign children up for SCHIP.

"It doesn't take a lot of time to find out which children are eligible for it," said Cheryl Layfield, a nurse at Selbyville Middle School. "A lot of times when you call the parent they'll tell you that they don't have insurance."

Children without insurance are considerably less likely than insured children to see a doctor, according to the National Survey of Children. They're also less likely to receive preventive care.

Melissa Taylor, who has two daughters on SCHIP, said the program gives her peace of mind.

"If they need to go to a doctor, they can go," said Taylor, a waitress at the Waffle House in Smyrna. "One of the most important things that I was told was to get my children health insurance."

In the past, schools sent home information with students to alert their parents about SCHIP. While that helped, the procedure did not strongly boost enrollment, said Nancy Wilson, deputy secretary of education for the state.

"You need to focus on outreach with populations that may have literacy problems, and that need some special assistance," she said. "That's why we're focusing on school nurses becoming involved."

Other states have tried similar programs, said Jocelyn Guyer of the Center for Children and Families.
at Georgetown University. Those states also have worked with hospitals and community health centers to find eligible kids.

Families must pay a premium, ranging from $10 to $25 per month. In Delaware, families with incomes of up to 200 percent of the federal poverty line -- about $41,300 for a family of four -- are eligible. Still, many families fail to re-enroll for SCHIP each year.

"There's a lot of intensive paperwork that's involved," Guyer said.

Most states, Guyer said, use up all their federal aid. A lack of organized effort has contributed to the First State lagging in this area, Denn said.

"If you go home tonight and turn on your TV, there's a pretty good chance you'll see something for the program in Pennsylvania, and you'll see a phone number," he said. "We don't do that in Delaware. Other states seem to have been doing something that Delaware hasn't been doing."

Additional Facts
FYI

The Delaware Healthy Children Program runs SCHIP here, and covers people up to the age of 19.

For information on how to apply, call (800) 996-9969.