



Healthy Children Healthy Tomorrow



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We invite you to join us in the **Healthy Children, Healthy Tomorrow** campaign by making your employees aware of the Children's Health Insurance Program (CHIP) offered by the State of Texas. We know that many children in our area are not getting the medical, dental, and vision care that they need because they lack insurance. In fact, there are **1.5 million uninsured children in Texas** and about half of these children qualify for CHIP or children's Medicaid, but they are not enrolled in either program. This affects employee productivity now, as well as the health of tomorrow's workforce.

Perhaps you are familiar with CHIP, but may have thought that working families do not qualify. Many families qualify for CHIP, but don't know they qualify. For example, if you are a family of four with a yearly family income up to \$44,000, you may qualify. The chart on the next page provides more specifics about who may qualify.

Why is it important for you as an employer to share information about CHIP to eligible employees?

- It reduces the time parents spend away from work to care for sick children whose illness may have been prevented or minimized by timely medical care.
- It gives your employees peace of mind by insuring their children at little or no cost. With less worries about their family, employees can focus more on their job.
- It shows your employees that you care about them and recognize the importance of their family's health. One day, their children may become your future employees!
- IT'S THE LAW – Employers that offer group health plans must advise their employees this year of potential opportunities to receive premium assistance through current state programs, such as CHIP and children's Medicaid. The Department of Labor has written a model notice for all employers, but this can be augmented with local information on how to apply for such assistance.

This **Healthy Children, Healthy Tomorrow** employer outreach kit provides all the tools and information you need to communicate with and enroll your eligible employees in CHIP.



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Who Qualifies for CHIP?

Please refer to this income guidelines chart to determine who could be eligible for CHIP.

Find your family size here		2 May Qualify For Children's Medicaid		3 May Qualify For CHIP	
1 Family Members (Adults plus children)		Monthly Family Income	Yearly Family Income	Monthly Family Income	Yearly Family Income
1	1 person icon	\$903	\$10,830	\$1,805	\$21,660
2	2 people icons	\$1,215	\$14,570	\$2,429	\$29,140
3	3 people icons	\$1,526	\$18,310	\$3,052	\$36,620
4	4 people icons	\$1,838	\$22,050	\$3,675	\$44,100
5	5 people icons	\$2,150	\$25,790	\$4,299	\$51,580
6	6 people icons	\$2,461	\$29,530	\$4,922	\$59,060
7	7 people icons	\$2,773	\$33,270	\$5,545	\$66,540
8	8 people icons	\$3,085	\$37,010	\$6,169	\$74,020

*Families meeting these income guidelines may qualify. Some expenses such as childcare or disabled adult care may be deductible. (Information valid through March 2011.)

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Having CHIP Means My Kids Can Play Again ***A Parent's Story***

I have three children who are 11, 10, and 5 years old. I work full-time and my children are enrolled in CHIP now. It was terrible before they were enrolled in CHIP. First, I had private health insurance. I was so proud that I could provide this for my children, but unfortunately the bulk of my paycheck went to pay the insurance premium. I couldn't provide my kids with the things they needed like food and clothing because there just wasn't enough money left at the end of the month.

I had to cancel the insurance, and that's when things got really bad. My youngest son has a heart condition that must be monitored and checked every six months. The medical bills were very expensive without insurance. I was extremely stressed, and my kids knew this. One day I overheard my oldest daughter say to my youngest son, "Don't play like that because you could get hurt, and we don't have insurance." I knew she must have heard me say this, and I immediately realized what a devastating impact this was having on my family.

All children deserve to play and all children need health insurance. Luckily for our family, I learned about CHIP soon after this incident. I am so thankful for CHIP because now I can provide my kids with health insurance and my kids are playing again.

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Daily Reminders of the Great Paradox in Health Care *A Physician's Story*

I am reminded daily of a great paradox that has developed over the past 20 years in my field. We now have excellent, safe and effective treatments for children with asthma. The paradox is that, despite the ability to deliver such excellent care for children with asthma, we continue to see many children who experience a poor quality of life, miss school frequently, and require numerous emergency room visits. Their parents often miss work due to the need to care for a sick child. So, although we have the ability to control asthma easily, many children are falling through the cracks. In order to stay healthy, children with asthma have two essential needs that are intrinsically linked to health insurance coverage: they need a personal physician who is readily available to assist with management, and they need access to preventive medications.

When children lack health insurance, they typically have no alternative but to use the emergency room for treatment of asthma flare ups, and generally receive no follow up treatment that could prevent the next flare. The costs of outpatient doctor visits and preventive medicines are trivial compared to the cost of an emergency room visit. Enrolling every eligible child in Medicaid and CHIP is essential to minimize the impact of this very common and easily controllable disease. This is one of many examples of how having this health coverage makes a significant difference in the lives of children.

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Your Next Steps

1. Familiarize yourself with the enclosed CHIP application information and form. You may visit www.chipmedicaid.com for more information and to download additional applications.
2. Identify employees who meet the income guidelines for CHIP or children's Medicaid and develop a process to reach out to them.
3. Invite your eligible employees to meet with you privately to enroll OR plan an application assistance event at one of your worksites. **The CHIP Coalition is available to assist with employee enrollment. Spanish-speaking assistance is available.** Contact Walter Taylor at walter.taylor@mhmrtc.org or 817-569-4779 to make arrangements.
4. Join the Tarrant County CHIP Coalition's **Healthy Children, Healthy Tomorrow** campaign! The CHIP Coalition is a local volunteer group of business, community and health care professionals committed to this effort. To become an active member and/or sponsor, please contact tarrantcountychip@yahoo.com.