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FEATURED

Temporary funding passed for children’s health insurance

Tiffany Owens Dec 23, 2017



In this Tuesday, Nov. 28, 2017 photo, TC Bell sits with his two daughters Dagny, 8 and Emma, 4 before they get dressed for school, at their home in Denver. Bell's daughters are recipients of the Children's Health Insurance Program or CHIP, which is a program that provides low-cost coverage to families who earn too much to qualify for Medicaid. Arizona, California, Colorado, Minnesota, Ohio, Oregon and the District of Columbia are among the first expected to exhaust their CHIP allotments.

Tatiana Flowers | Associated press

The numbers

2,046

Children in Cullman County covered by ALL Kids



Children in Cullman County covered by both ALL Kids and Medicaid/CHIP expansion will continue to receive benefits.

A continuing resolution passed by Congress late Thursday

1,926

Children in Cullman County covered by Medicaid/CHIP expansion

3,972

Children in Cullman County covered by both ALL Kids and Medicaid/CHIP expansion

83,439

Alabama children covered by ALL Kids

74,889

Alabama children covered by Medicaid/CHIP expansion

158,328

Total Alabama children covered by both ALL Kids and Medicaid/CHIP expansion

averted 2,000 Cullman County children — and nearly 84,000 statewide — from losing health insurance coverage, but the fix is only temporary.

The bill funds most of the federal government for another month, including the Children’s Health Insurance Program, or CHIP. Prior to the last-minute vote Thursday, Alabama would have become the first state to cut off children’s coverage after Congress failed to renew funding by the program’s budget deadline Oct. 1.

Since then, states have been operating their programs with leftover funds provided by the Department of Health and Human Services. Nearly half were projected to run out of money entirely by the end of January, putting health coverage for nearly 2 million children at risk.

The funding provided by Congress for CHIP — \$2.85 billion — is for six months, but it is back-dated to Oct. 1, so it will run out at the end of March 2018. The program covers 9 million children across the country.

Alabama announced it would curtail enrollment and renewals starting Jan. 1, and begin terminating coverage for covered children Feb. 1.

“This will be devastating for many families,” said Cathy Caldwell, director of Alabama’s CHIP program, which is marketed to families under the name ALL Kids, earlier this week.

On its website, ALL Kids said it would announce status updates and urged Congress to pass full, long-term funding for the program

ALL Kids is a low-cost, comprehensive healthcare coverage program for children under age 19. Benefits include regular checkups and immunizations, sick child doctor visits, prescriptions, vision and dental care, hospitalization, mental health and substance abuse services, and much more.

The program uses Blue Cross Blue Shield of Alabama (BCBSAL)

to provide medical, and mental health and substance abuse services through its preferred provider network (PPO).

No family pays more than 5 percent of their annual income in out-of-pocket expenses like premiums and copayments, but they must submit receipts for the expenses. And even if a family's income is higher than monthly guidelines, they may still be eligible for coverage.

In Cullman County, 2,046 children were covered by ALL Kids, with another 1,926 covered by Medicaid/CHIP expansion for 3,972 total, as of August, which was the most recent data available.

To be eligible for ALL Kids, children must be the following requirements:

Under age 19

A U.S. citizen or an eligible immigrant

Not covered by other insurance

Not a resident in an institution

Not covered by or eligible for Medicaid

Monthly income requirements.

The income guidelines for a family of four ranges from \$2,994 to \$6,499 monthly and \$29,815 to \$64,732 annually, according to ALL Kids' website.

CHIP proponents argue short-term funding fixes are disruptive to the program.

"By failing to extend long-term funding for the Children's Health Insurance Program, Congress falls far short of the reassurance and relief families deserve," said a statement from the American Academy of Pediatrics.

A coalition of children’s groups, including the Children’s Defense Fund and the March of Dimes, agreed, saying the short-term funding “only causes more chaos and confusion on the ground.”

Both Republicans and Democrats strongly support CHIP, which was created in a 1997 budget bill. What they disagree on is whether its funding — expected to be roughly \$8 billion over the next 10 years — should be paid for by cutting other health programs.

The House in November passed a five-year renewal that would finance CHIP primarily by reducing the Affordable Care Act’s Prevention and Public Health Fund and by raising some people’s Medicare premiums. Democrats question why CHIP needs to have its funding offset while Republicans are adding \$1.4 trillion to the deficit through their tax cut bill.

The Associated Press contributed to this story.

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