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EDITOR'S PICK

Funding for ALL Kids in imminent danger

Sarah Pavlik-Hernandez Dec 16, 2017



Parents of the 83,400 children who get their health care coverage from the state's ALL Kids program continue to hold their breath, waiting for Congress to pass a bill that would continue funding the Children's Health Insurance Program for the next five years.

ALL Kids is part of CHIP, a federal initiative launched in 1997. The \$200-million program is administered through the Alabama Department of Public Health.

The program acts as a bridge, providing affordable insurance for families who make too much to qualify for Medicaid but not enough to pay for traditional health care plans such as the ones offered through their jobs. Thanks to ALL Kids, the uninsured rate of children in Alabama has dramatically decreased from 20 percent in the late 1990s to 2.4 percent today.

According to Cathy Caldwell, the director of CHIP at the ADPH, money for ALL Kids ran out Sept. 30 when Congress failed to extend the program.

"We have been using unspent money from last year's budget and our share of a contingency pool to keep the program going, but those funds will be exhausted by Feb. 1," she said.

While the ADPH scrambles to keep Alabama's kids covered, the bill continues to languish in the Senate.

"For months, we have been given assurances from congressional staffers and our partners in Washington that everyone is in support of the program and that it will pass," Caldwell said. "But it hasn't, and we are running out of time."

She said that if Congress does not pass the bill soon, her agency will begin sending notices to ALL Kids recipients by the end of the month, informing them that their coverage may be cancelled.

The ADPH will freeze enrollment Jan. 1 and begin the process of disenrolling children Feb. 1.

This would be “awful,” according to Caldwell, who explained that ALL Kids gives children access to a comprehensive medical package that includes mental health, dental, vision, prescriptions, emergency, preventative and sick care. She expects some would be able to obtain health insurance through the [HealthCare.gov](https://www.healthcare.gov) Marketplace, but at a much greater cost. She is particularly concerned for children who are undergoing cancer treatment or have chronic health conditions.

“Any interruption in their health care would be devastating,” she said.

State intervention

If Congress does not pass the bill, the ALL Kids portion of CHIP will disappear, barring intervention by the state.

Senator Arthur Orr, R-Decatur, is confident that if Congress doesn't pass the bill, “the state will address funding for the program at some significant level.”

“We would file legislation to amend the program so we could sustain it at some level,” Orr said. “The state would have to go into supplemental appropriation and pull money to continue to fund ALL Kids from the 2018 budget surplus.”

State Rep. Danny Crawford, R-Athens, agreed, pointing out tax revenues have increased, resulting in \$200 million more than was expected in the 2018 general fund.

“There is a possibility that we might use some of that money to fund ALL Kids if it comes to that,” Crawford said. “Though it would probably not be enough to fund the program the way it is now.”

Both lawmakers suggested that the parameters of the program may have to change, if the state has to take over funding.

“We may have to look at income eligibility requirements, doctor's reimbursements or increasing premiums and copays,” Orr said.

Crawford added that these adjustments would prevent the program's extinction while still providing insurance for those who can least afford it.

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