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Expanding health care eligibility for kids makes sense

COMPASS: *Other points of view*

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Winter is a bit brighter with the news of Gov. Palin's desire to provide health insurance to more of Alaska's children by expanding the eligibility levels of Denali KidCare. This would be a win-win for Alaskans: Our children would have preventive care and the federal government would contribute 65 percent of the cost. According to the governor, the change would provide health care for 1,300 additional children. That is not just a statistic, but 1,300 real individual children with names, faces and health care needs.

Anchorage Faith & Action — Congregations Together (AFACT) first addressed the administration about Denali KidCare in early 2007. A large public meeting at Central Lutheran Church in April 2007 gave families an opportunity to speak with then-Commissioner of Health and Social Services Karleen Jackson. She heard then, as AFACT members had been hearing in countless one-to-one visits, a recurrent theme: "We cannot afford the rapidly rising costs of health care, but our income bars us from Denali KidCare coverage."

More and more working families present found themselves in that gray area and so urged the state to expand income eligibility back to the former level of 200 percent of federal poverty level. If the Legislature responds favorably to Gov. Palin's proposal, this eligibility level will become law in 2009.

A further request from those families was the creation of a co-pay system for families slightly above 200 percent. Graduated eligibility, with co-pays allowed, would eliminate the irony of a family asking, "Do I reject a \$10 per month salary increase and lose health care for my children?" Clearly, \$10 will not buy an insurance policy, but it could compensate the state for a portion of Denali KidCare and encourage families to invest in preventive care instead of relying on costly emergency care.

Another concern raised by AFACT members that has not received much media attention is the cumbersome Denali KidCare enrollment process. Currently, families must reapply for coverage every six months. This poses several difficulties.

Families engaged in seasonal labor may find themselves without coverage for long periods, even though their annual income falls within Denali KidCare's range. Such frequent re-enrollment requirements are a burden for the Denali KidCare staff as well. Twenty-six states have moved to 12-month continuous eligibility, relieving hassles for both their families and the state.

In discussions with former Commissioner Jackson and current Commissioner Bill Hogan, AFACT members repeatedly pressed for consideration of 12-month continuous eligibility. According to Hogan, the change would decrease the workload of Denali KidCare staff by 3,000 cases each month. That workload is no small matter; 18 months ago several thousand applications were not processed within the 30-day-time frame required by the state. Additional staff was added this year and, to the administration's credit, the current average processing time is down to 25 days.

We must take seriously the health care needs of Alaska's children. Raising the eligibility level to 200 percent of federal poverty level is a welcome first step we would celebrate. The next step, streamlining the enrollment process to insure continuous coverage will save substantial state costs and assure families of needed care.

With the leadership of Gov. Palin, Commissioner Hogan, supportive children's advocacy groups and families most impacted, regulatory changes can be accomplished in a timely manner. We look forward to the implementation of 12-month continuous eligibility, the legislature's expansion of eligibility to 200 percent of federal poverty level and a healthier future for Alaska children.

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