

Millions of Uninsured Kids Could be Eligible for Health Coverage

Each year, millions of children in the United States go without health insurance. A fall 2009 Johns Hopkins study indicates about 17 thousand children in the United States may have died unnecessarily over the last two decades because they did not have health coverage. The good news is that families across the country may be eligible for children's health insurance through the Children's Health Insurance Program (CHIP) and Medicaid, which provide low-cost health insurance for kids. But many families do not even realize they may qualify.

There are a number of reasons a child might not have health insurance – a parent or guardian has lost a job that provided health coverage or they do not have access to health insurance through work. For some, the cost of insurance is simply too high. Whatever the reason, a family's uninsured kids may be eligible for children's health insurance now, even if they have been turned down in the past.

Who Qualifies?

Often, families think they cannot get health insurance coverage for their children because they make too much money or because they have been turned down in the past, but they may be surprised. Eligibility varies by state, but in most, a family of four that earns up to \$44,000 a year may be eligible for low-cost coverage.

What is Covered?

With CHIP and Medicaid, children can get the regular check-ups and immunizations required to attend school and play sports. Most programs also cover dental care and prescription drugs. Also, children often can see the same doctor every time they get sick, providing consistency for families and allowing them to avoid long waits in the emergency room.

Why Does a Child Need Health Insurance?

Research indicates children with health insurance are more likely to have better health throughout their childhood and into their teens. They are sick less often, get the treatment they need when they are not feeling well, and are less likely to miss school due to illness, which means fewer lost work days for their parents or guardians.

A parent or guardian who wants to determine if their kids are eligible for children's health insurance can make a free, confidential call to **1-877-KIDS-NOW** (1-877-543-7669) to speak with a CHIP or Medicaid representative in their state.

Families can also visit insurekidsnow.gov. There, parents and guardians can link directly to their state's Medicaid or CHIP program, find a list of local providers, and get additional information about children's health insurance. In most states, families can complete their applications and submit them online, in the mail, or over the phone, without having to take time off work.