

Covering Kids & Families Annual Meeting
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Sarah Shuptrine's Closing Remarks
Director, *Covering Kids & Families* National Program Office

As our Annual Meeting draws to a close, I'd like to reflect on the remarkable journey we have made together. Let's look back to 1997 – the year *Covering Kids* was envisioned by the Robert Wood Johnson Foundation and the Southern Institute on Children and Families became the National Program Office.

Prior to that time: It was typical for lower-income families to be unaware that Medicaid was available to children in working families. It was also typical for community organizations and providers to think that families had to be on welfare in order to access Medicaid coverage for their children. The application process was not what you would refer to as “family friendly.” Families frequently described the Medicaid application process as “demeaning.”

In the Southern Institute's early research, many families said that the eligibility process made them feel like “less than a person.” There were little to no outreach and awareness activities, and it was rare to find outreach materials with welcoming messages, understandable text and attractive appearances.

In 1997: State and local eligibility agencies were directed to focus primarily on reducing eligibility errors that resulted in ineligible individuals receiving Medicaid coverage. Minimal attention was given to inappropriate denials and closures that resulted in eligible families being denied coverage.

In 1997, eligibility was the province of government, and there was very little application assistance being conducted by non-government organizations. Few individuals outside of

government had a working knowledge of eligibility barriers and strategies to remove them. The burden was placed on the applicant to produce all information requested by an eligibility worker – I used to describe it as a “You go and get it and bring it to me system.”

In 1997, 15 states had an asset test for child health coverage. An asset test is particularly counterproductive public policy because it penalizes families who have managed to build the assets that they need to get and keep jobs, access health care and be prepared for an economic downturn or national emergency.

In 1997, 22 states had a face-to-face requirement at application.

When *Covering Kids* was initiated, 11 million American children were estimated to be uninsured. Five million of them were estimated to be eligible for Medicaid and thus they were needlessly uninsured.

The good news in 1997 was the passage of the State Children’s Health Insurance Program, which provided much needed additional resources to allow states to cover more uninsured children in working families.

The eligibility environment today is far different than in 1997. Many of you sitting in this room deserve a great deal of credit for the sea change that has taken place.

CKF statewide and local grantees, Medicaid and SCHIP officials, CKF coalitions, our GMMB communication campaign partners and local, state and national organizations – all made significant contributions to the accomplishments achieved since 1997. It took this kind of major commitment and collaboration on a national scale to achieve the significant reforms we have seen over the last seven years.

Today, there is a cadre of people across the nation with knowledge and skills to be effective at identifying and removing Medicaid and SCHIP application and renewal barriers.

Today, many public and private entities are involved in assisting Medicaid and SCHIP applicants – enrollment is no longer just a government responsibility. State eligibility agencies have become valuable partners in efforts to reduce the number of uninsured children who are eligible for but not enrolled in Medicaid and SCHIP.

The application process is far more accessible today. Applications are available at many more community sites. States are allowing applications to be filed by mail and many allow applications online. Most states have made similar improvements to the renewal process.

There are state 1-800 numbers, as well as the national toll free 1-877-KIDS-NOW number that routes callers to their state of residence for eligibility information and assistance.

For the most part, families experience a more dignified application and renewal process, a goal that required a reduction in the verification requirements that were unnecessary for determination of health coverage eligibility.

In 2005, the number of states with an asset test has been reduced to five. And in 2005, only six states require a face-to-face interview, which is a big help to working families, many of whom would lose wages if they had to take off work to come to the eligibility office.

Although there is some debate going on regarding the impact of reduced verifications on error rates, it should be noted that several studies show that the reductions in verification have not significantly contributed to higher error rates. It would be a major step backward to return to the old system.

And most important, the number of uninsured children in America has decreased by nearly 2 million since 1998, largely due to children being enrolled in Medicaid and SCHIP. This decrease in uninsured children occurred despite an overall increase in uninsured Americans.

The decreases in the number of uninsured African American and Hispanic children were in contrast to increases in the number of uninsured African American and Hispanic parents.

We can and should celebrate these achievements, but the reality is that so much more needs to be done -- 8.4 million children remain uninsured and most of these children are eligible for Medicaid or SCHIP. And we know that a disproportionate share of these uninsured children are African American and Hispanic. Making health coverage, and thus preventive and primary care accessible to these children will go a long way in reducing the health disparities in our nation.

The *Covering Kids* and *Covering Kids & Families* initiatives have helped transform today's Medicaid and SCHIP programs. Your efforts and the efforts of your coalition members and other partners have resulted in real policy and procedural changes to help facilitate the enrollment and retention in Medicaid and SCHIP. In seven years, we have come such a long way.

You are and have been part of something important – a movement to change the old mindset of restricting access to Medicaid. Today, helping eligible children and adults to gain access to Medicaid or SCHIP is recognized as “good public policy.” It is cost effective, it promotes child development, it opens opportunities for children to perform better in school and it supports working parents who don't earn enough to pay for coverage on their own.

The resources provided by the Robert Wood Johnson Foundation and your hard work and commitment have made a big difference in the lives of millions of Americans.

Thank you!

Thank you for building your knowledge of how the eligibility process works and applying that knowledge to help uninsured children and adults gain access.

Thank you for your sustained commitment and your passion.

And thank you for being persistent, and probably at times annoying, when it came to breaking down bureaucratic barriers.

I know each and every one of you will continue to work hard to see that the momentum we have created together continues in the years to come, and well beyond the final days of this important initiative. We must continue to be watchful and to be champions for the uninsured children and adults across our nation who need informed and assertive friends.

Before we adjourn, I want to recognize the Southern Institute team. I want to thank:

- Nancy Pursley, our *Covering Kids & Families* Program Operations Deputy Director, for her leadership in heading up the Southern Institute team that planned and executed this Annual Meeting.

I also want to thank the Regional Coordinators –

- Judi Cramer, Denise Crouch, Marisa Luera and Sondra Gardetto -- for their invaluable contribution to the team
- Jeanna Steele and Jill Blair for their hard work and dedication
- Vicki Grant, our Vice President
- Nicole Ravenell, our Policy and Research Director
- Beth Shine, our Communications Coordinator,
- Program Assistants Glenn Mainwaring and Melissa Ray
- And also Ashley Thomas.

It's been a great meeting. We enjoyed seeing all of you. And now, we stand adjourned!