

## Advocates fear healthcare reform bill might bump kids off CHIP

Heather May *The Salt Lake Tribune*

Posted: 5:21 PM- Advocates fear low-income children could lose their health insurance -- or be forced into less comprehensive plans -- under one proposal in the main healthcare reform bill at the Legislature. Rep. Dave Clark's HB133 would bump children off the heavily subsidized Children's Health Insurance Program (CHIP) if their parents qualify for state subsidies to pay for private insurance.

The problem, according to groups like **Utah Health Policy Project**, Voices for Utah Children and United Way, is that the shift could mean parents can't afford insurance or are forced into lower-quality plans. They hope Clark will study the possible ban first.

"Our concerns are that you'll harm families," said Elizabeth Garbe, director of coverage initiatives for the **Utah Health Policy Project**.

Depending on their income, parents on CHIP pay zero to \$20 per month in premiums for their children. The insurance plans cover doctor and specialist visits, hospital stays, lab tests, prescriptions, physical therapy and dental and mental services. The deductibles and co-payments are cheap or nonexistent. HB 133 would block parents from CHIP if they qualify for Utah's Premium Partnership for Health Insurance, or UPP.

UPP helps families pay premiums for employer-based insurance, reimbursing up to \$100 per child per month. Based on 2006 Utah averages for comprehensive coverage, that leaves parents to pay \$92 a month per child for insurance, plus co-payments and deductibles. The level of coverage depends on the plan.

"There is no guarantee that the coverage the children would receive is as good as CHIP or is less expensive," said Karen Crompton, director of Voices for Utah Children. "You may be buying coverage that's not as good and [it is] being paid for with taxpayer dollars."

But Clark notes CHIP is a finite resource and said he would rather Utahns sign up for private plans with some state help. "If we have the opportunity to use private market solutions, we ought to do that," he told *The Salt Lake Tribune* editorial board this week.

Garbe said Clark will need federal permission to create the ban and the feds have denied a similar request by Indiana. But Clark is counting on a friend in the Secretary of U.S. Department of Health and Human Services: Mike Leavitt, the former Utah governor.

Michael Hales, who administers Utah's CHIP program, said UPP will be affordable to some families now using CHIP. And combining the whole family under one policy would be easier to manage than two, he noted.

But he said CHIP provides protections that employer-based insurance plans don't: CHIP doesn't exclude children based on pre-existing conditions, and it ensures a family will only pay 5 percent of their gross income on health care costs.