



Utah's CHIP Families

**SPEAK UP**

*“With CHIP finally open for enrollment, now my children won’t go uninsured. When the children were uninsured I always worried that they would get hurt or sick.”*

## CJ and her 4 Children

CJ and her husband have four children ranging in age from 4 to 16. They are a hard working, low wage earning family, holding down two jobs and a small business between the two of them. Due to seasonal employment, their income can vary from a low of \$1,200 a month to a high of \$3,600 a month. This means the family earns around \$30,000 a year, putting them a little bit above the federal poverty level for a family of 6. During the months the family earns more, they save to make sure they can make ends meet during the months they earn less.

Utah requires that families provide income verification for public programs including Medicaid and CHIP every six months. Since a yearly income is not taken into account and CJ's family earnings fluctuate, her children frequently moved from Medicaid to CHIP. Every year since the CHIP program began Utah has had to close enrollment during the year due to a lack of funds. CHIP enrollment was often closed when CJ's children became ineligible for Medicaid, which resulted in her children being uninsured for up to 6 months every year.



Luckily a bill was passed last year requiring that the state provide the money necessary to keep CHIP open year around. CJ is thankful to know that now CHIP will not be closed when her children need the program: *“It’s great to know that we won’t have the problem of our children not being covered. When the children were uninsured I always worried that they would get hurt or sick.”* Once, her 16 year old had to go to the doctor while she was uninsured. It took the family 5 months to pay off the visit. Also, the children would miss their annual physicals because of the lack of insurance. *“They were not insured over their birthday, so they missed their annual physicals a few years.”*

Two of the children need braces, but CJ and her husband are unable to afford the high costs. *“I would like to get braces for the kids, but it can’t happen right now.”* CJ and her husband pay for their kids to play sports and other activities that are important for a child to be engaged in. She hopes that her son will get a basketball scholarship to college.