



*NASHP: Past, Present, and  
Future of CHIP Webinar*

*January 20, 2011*



**FIRST FOCUS**

MAKING CHILDREN & FAMILIES THE PRIORITY

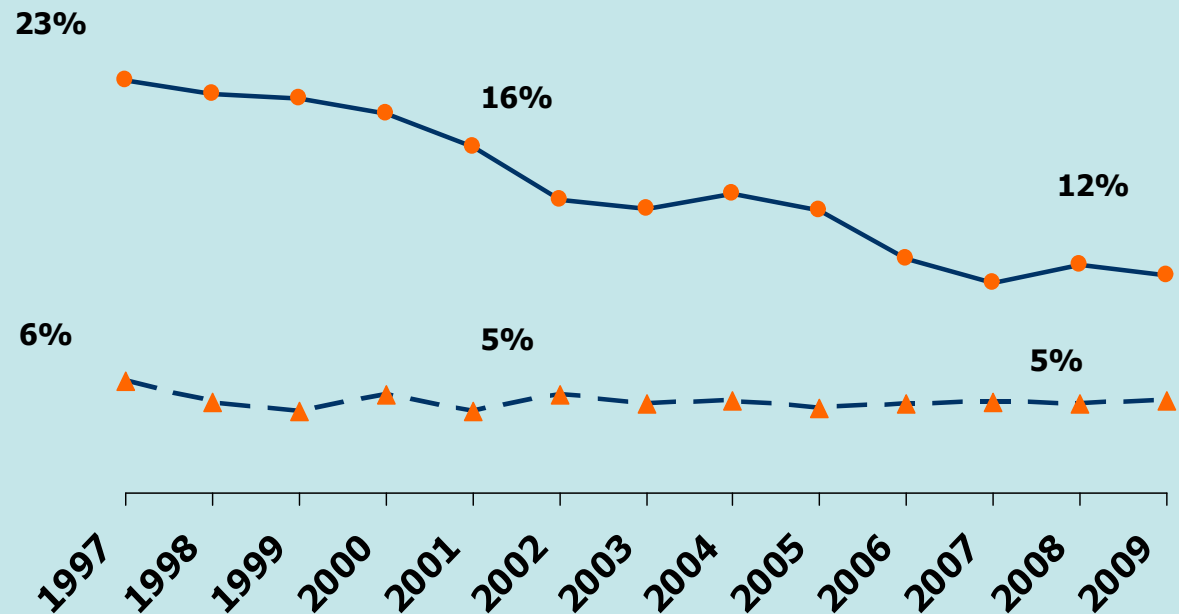
# CHIP is a Success Story



Percentage of Children Without Health Insurance, By Poverty Level, 1998-2009

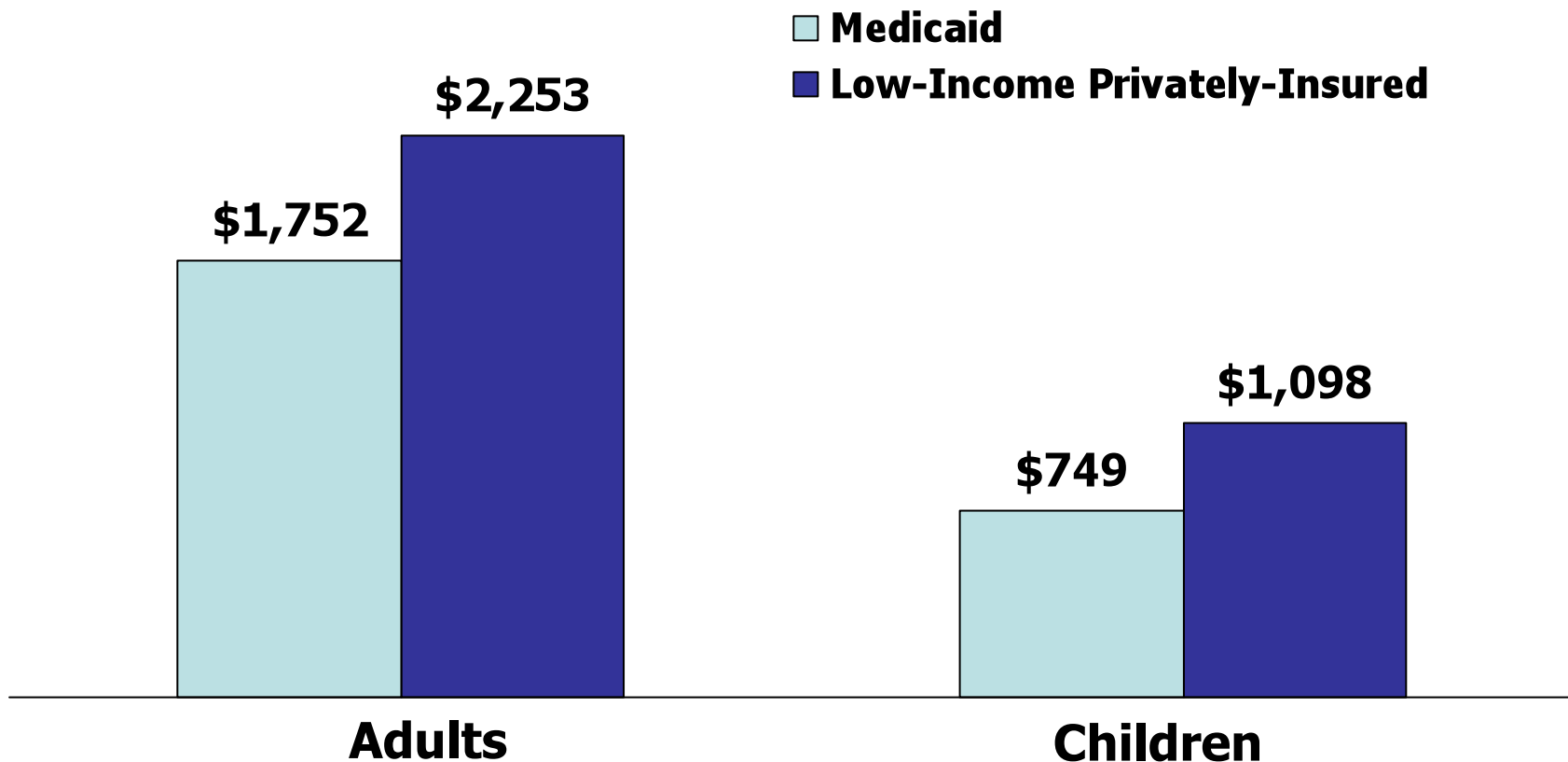
Children below 200% of poverty

Children above 200% of poverty

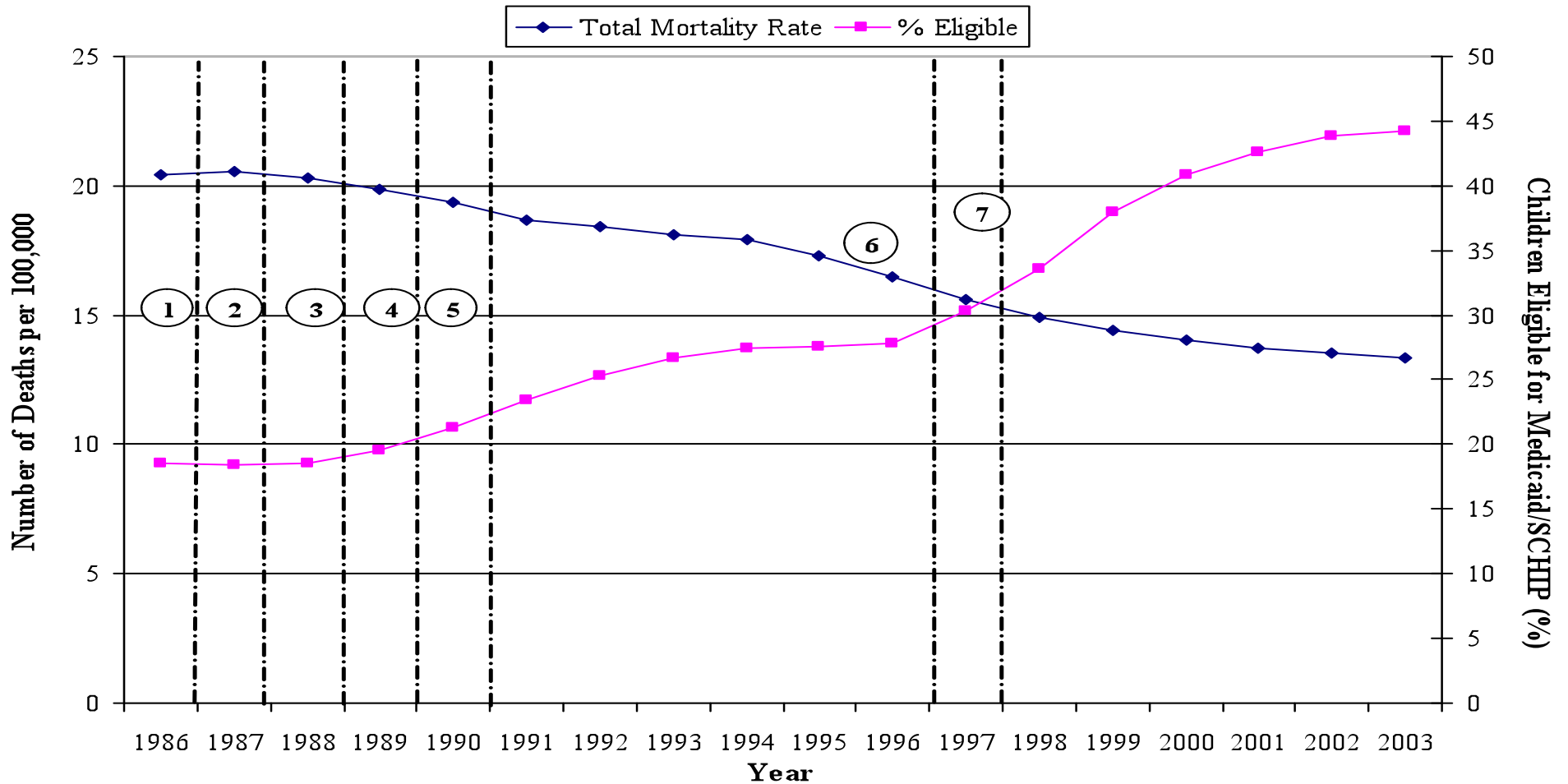


# Per Capita Spending For Medicaid Enrollees vs. Low-Income Privately-Insured

Samples adjusted for health differences



SOURCE: Hadley and Holahan, "Is Health Care Spending Higher under Medicaid or Private Insurance?" *Inquiry*, Winter 2003/2004.



- (1) Omnibus Budget Reconciliation Act of 1986
- (2) Omnibus Budget Reconciliation Act of 1987
- (3) Medicare Catastrophic Coverage Act of 1988
- (4) Omnibus Budget Reconciliation Act 1989
- (5) Omnibus Budget Reconciliation Act 1990
- (6) Personal Responsibility and Work Opportunity Act of 1996
- (7) Balanced Budget Act of 1997

**The Urban Institute:  
Saves Lives**

## *CHIPRA: Major Progress for Kids*



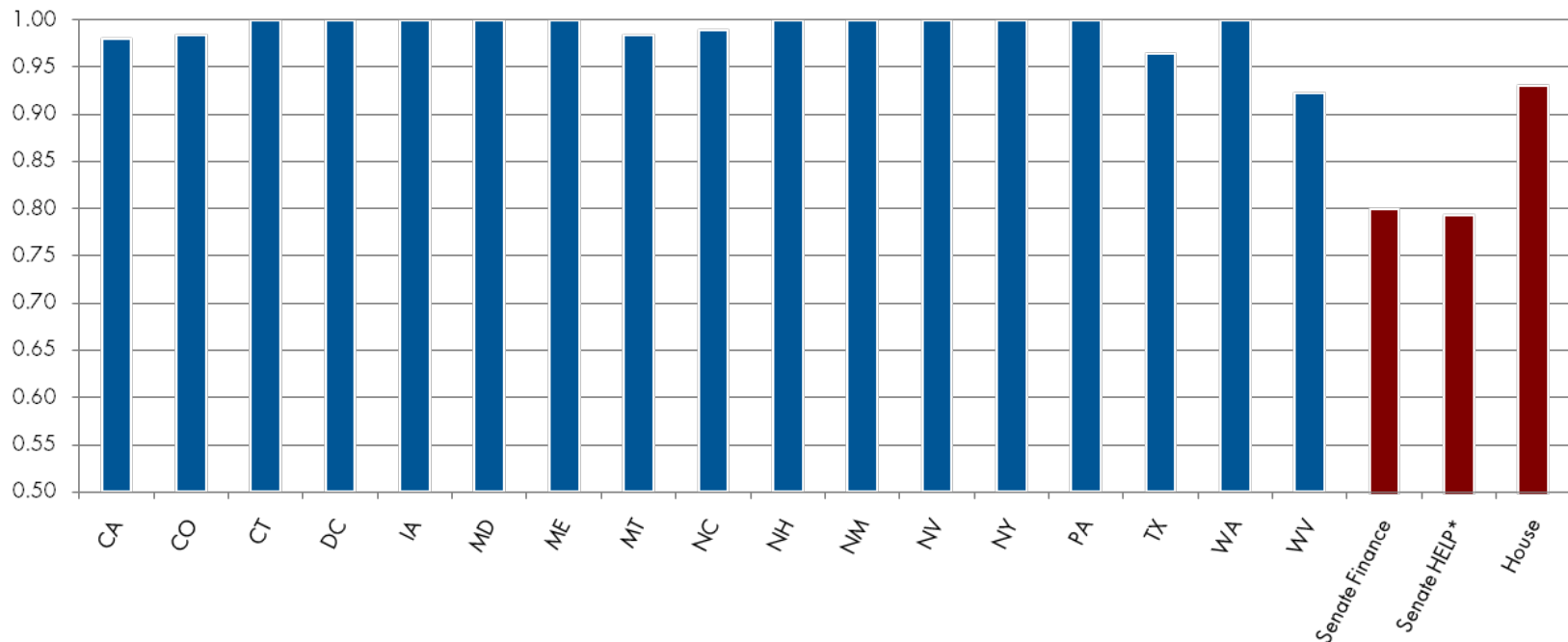
- Coverage for 4 million new children by 2013
- Moving closer to coverage for all kids



# CHIP Compared to Exchange Plans



**FIGURE 1:**  
**Actuarial Values for Children in 17 State CHIP Programs and 3 Benchmark Plans, 2010 (175% FPL)**



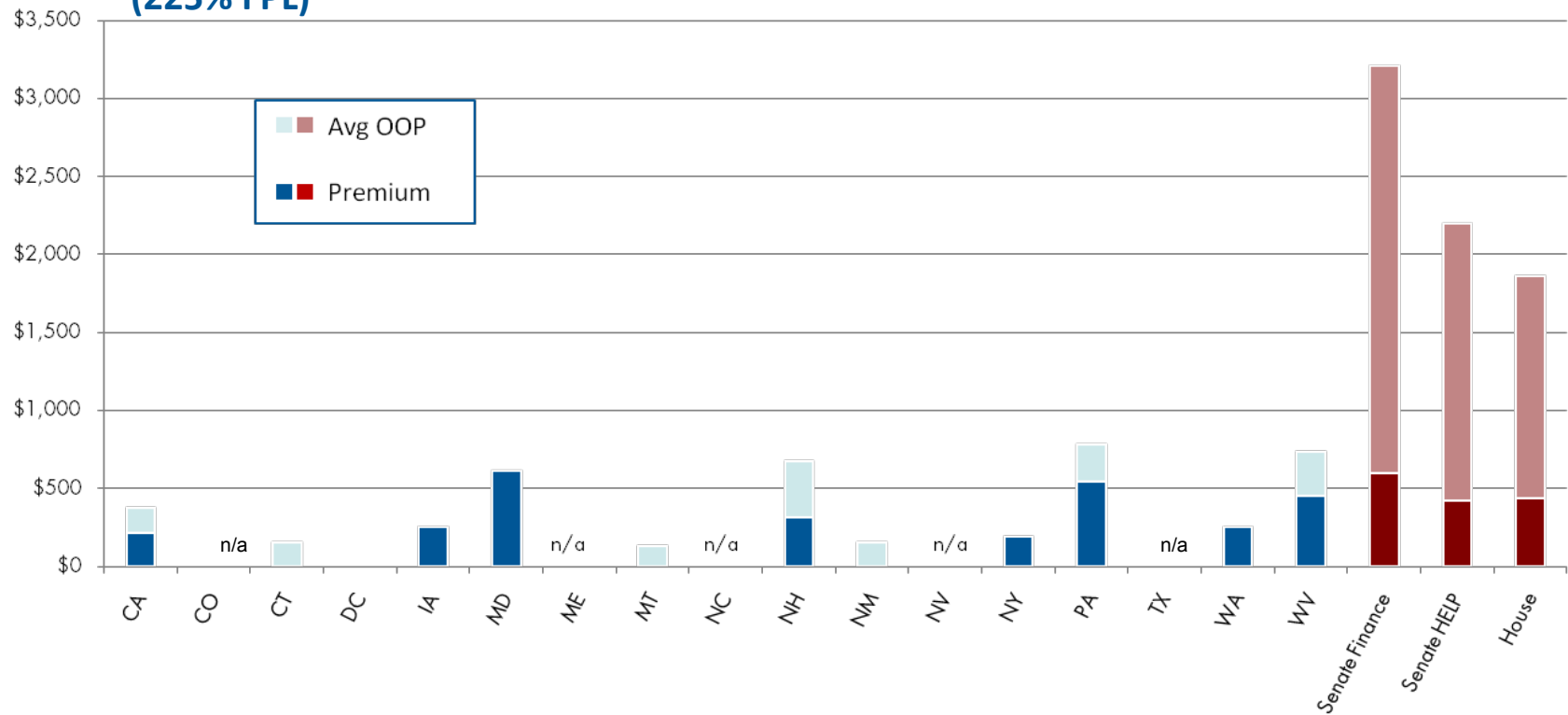
\*Senate HELP bill requires plan at least equivalent to typical employer-based plan.

CA: 0.980, CO: 0.984, CT: 1.000, DC: 1.000, IA: 1.000, MD: 1.000, ME: 1.000, MT: 0.984, NC: 0.989, NH: 1.000, NM: 1.000, NV: 1.000, NY: 1.000, PA: 1.000, TX: 0.964, WA: 1.000, WV: 0.922



# CHIP Compared to Exchange Plans

**FIGURE 3:  
FAMILY'S TOTAL EXPENSE TO COVER ONE CHILD IN TOP 10% OF USERS, 2010  
(225% FPL)**



Senate Finance estimate based on Silver plan.  
"n/a" indicates states that do not offer CHIP coverage at 225% FPL.



## First Focus's Thoughts on What is Best for Low-Income Kids: CHIP vs. Exchange

- Benefits - **CHIP**
- Affordability: Premiums/Cost Sharing - **CHIP**
- Adequacy of Pediatric Provider Networks - **CHIP**
- Guarantee of Coverage/Entitlement - **CHIP**
- Family Coverage - **Exchanges**
- Focus on Pediatric Quality of Care - **CHIP**
- Coordination with Other Child Services – **CHIP**
- Prevent Unintended Consequences - **CHIP**

*Children in the Budget:*

## Contact Information



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