

**GUEST EDITORIAL FROM THE DESK OF
REPRESENTATIVE PATRICIA TODD**

Children's Health Insurance Works In Alabama

Recently there have been many headlines about the reauthorization of the State Children's Health Insurance Program (or SCHIP). SCHIP is a federally funded program run by the 50 states that insures millions of kids.

A bipartisan group in Congress wanted to expand the very effective program, getting affordable quality health care to kids of working families who otherwise couldn't get it at work or on their own. The president vetoed the measure, and it is coming up for an override vote in Congress soon. I hope they pass it, or at least find a compromise to move SCHIP forward.

Whatever reasons the president, and even some of our own Alabama representatives, have for voting against the measure, it doesn't make sense when you see how well the program works in our state. Our children's health insurance program is ALL Kids, administered through the Alabama Department of Public Health. It is one of the oldest and most respected child health programs in the country.

The program just had its 10-year anniversary, and in that time, it has insured more than 350,000 kids. The health department says that those insured children are healthier, happier children. They do better in school because they get check-ups, immunizations, vision and dental care, and don't often become chronically sick. Moreover, if these children do get sick, their parents can afford to take them to their own doctor because they have insurance.

ALL Kids provides an important option for parents who earn too much for Medicaid, but don't get health insurance from where they work or are unable to afford it on their own. Working families without insurance is a growing problem in America , and a very real one here in Alabama .

Let's say a hard working family of four, with two kids under ten and a family income around \$32,000 a year, is employed in a place where health benefits are not offered. That's not uncommon in our state.

They keep holding their breath until a sickness of a child, with a trip to an expensive emergency room and a short stay in the hospital runs up medical bills that quickly bankrupt the family. The tragedy is compounded if the problem could have been diagnosed earlier by a routine check-up with a family doctor. However, regular check-ups and primary doctors don't happen without health insurance.

This scenario is not fiction, and it happens all the time. However, ALL Kids greatly reduced instances such as this. Families like the one described above now apply for affordable health insurance through ALL Kids. Isn't this what we want--for all children to have access to quality health care?

The people who oppose the extension of the children's health insurance program are the same ones that voted overwhelmingly for prescription drug coverage for seniors under Medicare. I absolutely agree that seniors needed help for life saving medicines and they got it. Yet how can you then turn around and say that children shouldn't get basic health coverage? It doesn't make sense.

Medicare has been a tremendous success for seniors, and without that program, the vast majority of elderly Alabamians wouldn't have access to healthcare. We saw a need and we met that need with the right response: seniors must be cared for.

Yet there are those who would deny medicine and proper medical attention to our most vulnerable, the children. The right response: children must be cared for.

One argument against the program is that it will be "socialized medicine," meaning the government is taking over all health care. Yet, in Alabama, like most other states, Blue Cross Blue Shield, using their network of doctors and providers, administers the benefit coverage. Last time I checked, Blue Cross was a private company, working with some of Alabama's best companies, and they have been doing a terrific job with the ALL Kids. How is this government run health care?

Another problem that has been mentioned is that it moves people who could afford private insurance to a publicly sponsored program. The fact is that fewer employers are providing health insurance than in the past. For those who are self-employed, the cost of joining a health plan is going through the roof, and don't even ask an insurer to join if your child has a pre-existing condition. Where are these families going to turn?

Whatever the problems some have with the program, my hope is that a compromise will be worked out and we can get more funding to ALL Kids. It works, it makes sense for working families, and it is the right thing to do.