



## Responding to Frequently Asked Questions about the Children's Health Insurance Program

### Children's health messages:

- Health coverage keeps children in good health. With coverage, children have access to consistent care and timely and appropriate treatment.
- Along with Medicaid, CHIP has been successful in reducing the number of uninsured children in the U.S.—since CHIP's implementation we have cut in half the number of children without insurance.
- CHIP provides children with access to quality, affordable health care and gives their families peace of mind about their health and financial security.
- Ending CHIP would mean reversing the gains we've made for children's coverage. If CHIP ended, over a million children would become uninsured.
- Governors have spoken—they need answers about the future of CHIP funding as soon as possible, so they can plan for their upcoming fiscal year, and they overwhelmingly support refunding CHIP.

### The Ask:

- CHIP has worked in conjunction with Medicaid to provide high-quality, cost-effective, and accessible health care for millions of children.
  - We need your help in ensuring Congress continues to invest in a proven program that provides comprehensive health coverage to XX of [STATE]'s children.
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### Frequently Asked Questions:

#### What is CHIP?

- The Children's Health Insurance Program or "CHIP" covers kids whose families cannot afford private insurance but who make too much to qualify for Medicaid.
- CHIP is an important investment in our children's futures, as well as in [STATE] families' financial security.
- Every child in [STATE] deserves a chance to succeed, but they need your help to remove the hurdles so they get that chance.

#### What has CHIP achieved in the past?

- CHIP has worked in conjunction with Medicaid to provide high-quality, cost-effective, and accessible health care for millions of children.
- Together, CHIP and Medicaid have brought health coverage rates for children to a historic high. Across the country, almost 93 percent of all children have health insurance. In contrast, less than 80 percent of adults are insured.
- Thanks to CHIP, more kids have the healthy start in life they need to reach their full potential.

### **What has CHIP accomplished in [STATE]?**

- In [STATE], [NAME OF STATE CHIP PROGRAM] and Medicaid programs have helped bring the children's coverage rate up to more than X percent since its inception. CHIP gives [STATE] the resources, tools and financial incentives to reach children in need of coverage.

### **Why do we still need CHIP with the Marketplaces/ACA?**

- The ACA was designed to build on, not replace, successful health care programs. Marketplace coverage is mainly designed for adults. For many families, CHIP offers more comprehensive benefits at a lower cost than plans in the marketplace.

### **Why wasn't this built into the ACA?**

- The ACA was designed to build on, not replace, successful health care programs. Marketplace coverage is mainly designed for adults. For many families, CHIP offers more comprehensive benefits at a lower cost than plans in the marketplace.

### **What happens when CHIP funding runs out in 2015?**

- If Congress does not renew CHIP funding after September 2015, an estimated 2 million children will lose access to affordable health coverage.
- Keeping CHIP funded will ensure millions of children continue to receive comprehensive benefits at a lower cost than Marketplace plans.
- CHIP gives hardworking families financial and health security.

### **Why can't kids be covered together with their parents in the marketplaces? Does that mean the marketplaces don't work?**

- The ACA was designed to build on, not replace, successful health care programs. Marketplace coverage is mainly designed for adults. For many families, CHIP offers more comprehensive benefits at a lower cost than plans in the marketplace.

### **Why is CHIP funding a priority for [STATE]?**

- CHIP is a smart investment in a proven program that will ensure XX of [STATE]'s kids remain covered.
- Refunding CHIP will ensure we don't lose ground on children's health coverage.
- CHIP is also an important source of federal revenue for [STATE] at a time when budgets are increasingly difficult to balance.

### **How do we get the money to fund CHIP/how can we afford it?**

- CHIP is a smart investment in a proven program that will ensure XX of [STATE]'s kids remain insured. We should extend CHIP because its cost-effective and continued coverage is what is best for our children and our state's budget.
- CHIP is jointly funded by the federal government and [STATE]. The federal government reimburses a share of states' CHIP programs. It's in the interest of all xx'ians that our children have access to quality, affordable health care.
- CHIP is a low-cost program but also brings additional funding into our state ranging from performance bonuses to outreach grants. Many of our state's innovations in pediatric quality can be tied to CHIP funding.

### **Do people in [STATE] support CHIP/see the benefit?**

- Studies have shown that parents see the benefit of CHIP. The majority of parents report that it's easy to get appointments for their children, they've been able to get their kids preventive care, and that they were rarely stressed about being able to meet their children's health care needs.
- CHIP is addressing some of the biggest hurdles to quality care – accessing care and knowing it's affordable.
- Good health means that children's brains develop on track and they enter school ready to learn. Health coverage keeps children in good health.
- Studies show that having access to health insurance as a child improves educational attainment.

### **What is the “family glitch”?**

- The family glitch is a regulation that keeps children and some adults from obtaining Marketplace coverage and tax credits if one parent has affordable employer coverage that is deemed “affordable”, even if family coverage is not affordable.
- This “family glitch” threatens to leave nearly a half million kids without health insurance. Without CHIP, that number would rise into the millions.