



## To protect and expand children's access to health insurance

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### Issue Overview

As premiums for private insurance rise, coverage is becoming increasingly unaffordable for low and moderate income families. More than 70,000 NH children rely on NH Healthy Kids Gold (Medicaid coverage for children) and Silver (Children's Health Insurance Program coverage) for comprehensive health coverage (including mental health and oral health coverage).

Unfortunately, too many NH children face barriers to Healthy Kids coverage; NH, which once ranked #3 in the country in coverage of children, has more recently slipped to #12. Eligibility standards prevent many low and moderate income children from getting the health care that they need. Even *eligible* children are going without needed health care due to hurdles in the Healthy Kids enrollment and retention process. The health and wellbeing of these children is at risk. Even brief gaps in health coverage cause people to forego or delay care and result in preventable hospitalizations.

### Proposed Solution

The federal Children's Health Insurance Program ("CHIP") Reauthorization Act that President Obama signed into law earlier this year provides the state with a number of options to remove barriers to both Medicaid (Healthy Kids Gold) and CHIP (Healthy Kids Silver) health and dental coverage. We propose legislation to study or implement the following CHIP Reauthorization Act options in New Hampshire:

- **Adopting tools to streamline enrollment and retention processes.** Doing so would maximize enrollment of eligible children in Healthy Kids Gold and Silver and would make the state eligible for federal "performance bonuses" if NH's Healthy Kids Gold enrollment increases as a result.
- **Expanding coverage for pregnant women up to 300% of the federal poverty level through Healthy Kids Silver** (the current cutoff for pregnant women's coverage is 185%FPL). This would allow these women to get the prenatal care they need to give their children the best chance at a healthy start at life. This coverage can also provide savings to Healthy Kids Gold, which covers newborns up to age 1 in families below 300% FPL and faces increased risk of the high costs of intensive care when these children are born to women without access to prenatal care.
- **Ensuring that children who lose eligibility for Healthy Kids Silver coverage are able to immediately enroll in their parents' employer-based private insurance**, if they have one, without facing a gap in coverage if the change occurs outside of the private plan's open enrollment period.

In addition, NH Voices for Health seeks to partner with others to build the ground work for a future legislative campaign to remove the 5-year waiting period facing documented immigrant children and pregnant women who are otherwise eligible for Medicaid and CHIP coverage, and we will be poised to adapt our strategy and take action to protect against caps on coverage or changes to benefits within NH Healthy Kids Gold and/or Silver that may be proposed as a result of the current budget situation.

### Call to Action

NH Voices for Health's network includes a broad range of advocacy organizations, labor unions, religious organizations, providers, businesses, consumers and state leaders. Our Leadership Team has already prioritized this work, and through upcoming meetings, email updates and action alerts, as well targeted outreach to state leaders and strategic allies, we will seek to get our current network members and other key stakeholders involved in this priority.