

## **Our view: All Ohio kids can have health care**

From the Heritage Foundation: SCHIP not best solution

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By Dayton Daily News  
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Washington has fadiddled for well over a decade on the question of health insurance as the ranks of the uninsured have remained stubbornly high.

More and more state governments are stepping into the leadership void. Ohio's may be about to join them.

The effort advanced by Gov. Ted Strickland is not as spectacular - or spectacularly controversial - as the push for universal health-care coverage in California and Massachusetts. But by targeting children, Gov. Strickland is choosing the right priority.

The governor wants to expand the popular State Children's Health Insurance Program - or SCHIP - which is primarily geared to helping kids from low-income families. About 70 percent of the cost of the program is paid by the federal government through Medicaid, but states have considerable flexibility on how generous or stingy they are with benefits.

Coverage offered to Ohio kids has been on the modest end of the national scale. Eligibility is restricted to children in families whose incomes do not exceed 200 percent of the federal poverty level.

The worrisome limits of this approach were illustrated in a recent story in the Akron Beacon-Journal. Jack and Dorothy Johnson of Twinsburg adopted their 11-year-old granddaughter, Shaunell, who suffers from asthma. Both Johnsons are retired and, thus, cannot get Shaunell health insurance through an employer's health-insurance plan. What's more, their combined income puts them over Ohio's SCHIP cap. Still, Shaunell's condition makes private coverage prohibitively expensive.

Gov. Strickland has proposed raising the SCHIP cap to 300 percent of the poverty level - which would mean guaranteed health care for children in families of four with income of up to \$61,950 a year.

Janet Grant, an executive at Dayton's CareSource Management Group - which provides managed Medicaid services to about 120,000 Ohio children under the SCHIP program - calls the increased eligibility "critical" for low- to middle-income families.

Too many of these parents, she says, feel that they have no alternative but to wait until a medical problem becomes an emergency. The child who starts with an easily treatable ear ache shows up in a hospital with a much bigger medical problem.

"Every child needs a 'medical home,' " she said, meaning "a primary care physician who can prevent problems."

The Ohio House of Representatives passed a budget that funds expanded SCHIP eligibility. But it took a shortsighted approach on another of Gov. Strickland's proposals to expand health care for children.

The governor would, under limited circumstances, allow families earning up to 500 percent of the federal poverty level to buy insurance for their children under the Medicaid program. The House rejected that idea, with the leadership calling the "concept of someone making more than \$100,000 a year being eligible for this government health-care program ... simply outrageous."

That makes for a sensational sound bite - but not one that's well-informed.

The Catholic Conference of Ohio has criticized the House's failure to pass this "premium participation program," noting how it is "especially important for children with special health-care needs for whom private health insurance can be unavailable or extremely expensive" and that upper-income parents pay the full premium amount.

Gov. Strickland and state lawmakers can't come to the aid of all uninsured Ohioans. But they are off to a good start - and by being thoughtful rather than political could make a big difference for Ohio's children.

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