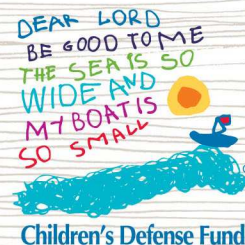


# Children's Defense Fund

## Health Coverage for All Children: Delaware

October 2009



### All Children Need Health Coverage that is Affordable, Comprehensive, and Simple.

#### Health Coverage for Delaware's Children:

- 22,000 children are uninsured (10.0% of all children). \*
- 82,879 children are enrolled in Medicaid. \*\*
- 11,192 children are enrolled in the Children's Health Insurance Program (CHIP). \*\*\*

#### How affordable is health coverage for Delaware's children? †

- CHIP eligibility is up to 200 percent of poverty (\$44,100 for a family of four)
- Full cost CHIP buy-in for children in families above 200 percent of poverty
- Medicaid eligibility is 200 percent of poverty for children 0-1, 133 percent of poverty (\$29,327) for children 1-5, and 100 percent of poverty (\$22,050) for children 6-19.

#### How simple are enrollment procedures in CHIP and Medicaid for Delaware's children?

- Simplification procedures:
  - 12-month continuous eligibility for children in CHIP
  - No face-to-face interview
  - No asset test
  - Joint application
- Barriers that remain:
  - No 12-month continuous eligibility for children in Medicaid
  - 6 month waiting period
  - No presumptive eligibility—which forces children to wait until their application is processed before they can see a doctor
  - No administrative verification of income—the state requires parents to provide proof of income before a child can get health coverage

*Despite difficult economic times, Delaware was one of 23 states that took steps to improve health coverage for children in the last year. In 2009, Delaware created a full-cost buy-in program in CHIP for children above 200 percent of poverty. ‡*

**Call your Member of Congress and tell them:** *Health reform needs to make sure that ALL children in Delaware and America have health coverage that is affordable, comprehensive, and simple. A pound sign (#) designates Members who serve on one or more of the committees that developed the health reform bills being considered in the House and Senate.*

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<sup>\*</sup> U.S. Department of Commerce, Bureau of the Census, Current Population Survey, 2007, 2008, and 2009 Annual Social and Economic Supplement (ASEC); and U.S. Department of Commerce, Bureau of the Census, "State Single Year of Age and Sex Population Estimates: April 1, 2000 to July 1, 2008 - RESIDENT," at <<http://www.census.gov/popest/states/asrh/files/SC-EST2008-AGESEX-RES.csv>> . Calculations by Children's Defense Fund.

<sup>\*\*</sup> U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, FY2006 Medicaid Statistical Information System, at <http://msis.cms.hhs.gov/>, accessed June 5, 2009. Calculations by Children's Defense Fund.

<sup>\*\*\*</sup> U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, SCHIP Statistical Enrollment Data System, January 20, 2009, at <http://www.cms.hhs.gov/NationalCHIPPolicy/downloads/FY2008StateTotalTable012309FINAL.pdf>, accessed June 2, 2009. Calculations by Children's Defense Fund.

<sup>†</sup> Georgetown Center for Children and Families; "State Snapshot—Medicaid and CHIP Eligibility Levels and Enrollment and Renewal Procedures." <http://ccf.georgetown.edu/index/cms-filesystem-action?file=statistics/snapshot.pdf>, accessed October 12, 2009.

<sup>‡</sup> Georgetown Center for Children and Families; "Weathering the Storm: States Move Forward on Child and Family Health Coverage Despite Tough Economic Climate." September 2009. [http://ccf.georgetown.edu/index/cms-filesystem-action?file=ccf\\_publications/health\\_reform/weathering\\_the\\_storm.pdf](http://ccf.georgetown.edu/index/cms-filesystem-action?file=ccf_publications/health_reform/weathering_the_storm.pdf), accessed October 1, 2009.