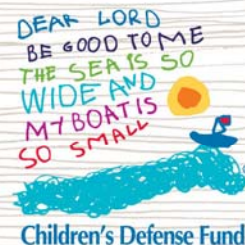


# Children's Defense Fund

## Health Coverage for All Children: New York

October 2009



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

#### Health Coverage for New York's Children:

- 398,000 children are uninsured (8.4% of all children). \*
- 1.6 million children are enrolled in Medicaid. \*\*
- 384,000 children are enrolled in Child Health Plus B (NY's CHIP program). \*\*\*

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

- Child Health Plus B eligibility is up to 400 percent of poverty (\$88,200 for a family of four). There is a full cost buy-in option for families living with incomes above 400 percent of poverty.
- Medicaid eligibility is 200 percent of poverty (\$44,100) 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 New York's children?

- Simplification procedures:
  - 12-month continuous eligibility
  - Presumptive eligibility
  - No face-to-face interview for children in Medicaid or Child Health Plus B
  - Joint application
  - No asset test
  - Administrative verification of income at renewal—so parents do not have to provide proof of income for renewed enrollment.
- Barriers that remain:
  - 6 month waiting period for children living in families between 250 and 400 percent of poverty who leave their employer sponsored coverage to enroll in Child Health Plus B. (Children under 5 years old and families paying more than 5 percent of their income on a child policy are exempt from the waiting period, as are children in families below 250 percent of poverty.)
  - No administrative verification of income at enrollment—parents are required to provide proof of income at initial enrollment.

*Despite difficult economic times, New York was one of 23 states that took steps to improve health coverage for children in the last year. In 2009, New York eliminated face-to-face interview requirements for all programs, and eliminated fingerprinting and the asset test for parents. ‡*

**Call your Member of Congress and tell them:** *Health reform needs to make sure that ALL children in New York 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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\* 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.

\*\* Enrollment data derived from the Number of Medicaid Eligibles by Category of Eligibility of Social Service District available at <http://www.health.state.ny.us/nysdoh/medstat/medicaid.htm>. Total Medicaid Children is derived by combining TANF Children and Safety Children within the Medicaid and Subsistence and Medicaid Only Categories. Calculations done by CDF-NY.

\*\*\* Enrollment data derived from NYS Child Health Plus B Program Table of Enrollment by Insurer available at [http://www.health.state.ny.us/statistics/child\\_health\\_plus/enrollment](http://www.health.state.ny.us/statistics/child_health_plus/enrollment)

† 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.

‡ 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.