

Insuring the Future

Local health program strives to insure county children

Katy Boriack was on maternity leave when she learned that she could not afford to add her newborn son, Ayden, to her health insurance plan. Doing so would increase her monthly payments by more than 400 percent—an impossible cost to absorb—yet her income level exceeded the cut-off for the state's need-based health plans.

"It is so stressful when you're working full-time, doing exactly what you're supposed to be doing, and you still can't provide for the health and well-being of your child," says Boriack.

Then she learned about Healthy Kids of Santa Cruz County, a program that strives to insure local children whose families cannot afford the high costs of private insurance. As a result, Ayden, who will turn 5 in January, has never had to postpone a doctor's visit or skip a teeth cleaning. "It basically saved me," says Boriack.

Established in 2004, Healthy Kids helps eligible families enroll in the state-sponsored Medi-Cal and Healthy Families programs and provides a locally funded alternative for families who are ineligible for state aid but still cannot afford private health insurance. This alternative, the Healthy Kids Health Plan, includes comprehensive medical, dental, vision, and mental health coverage with sliding scale premiums and low (or no) co-payments.

Children are eligible for the Healthy Kids Health Plan if they are Santa Cruz County residents under 19 years of age who are not covered by employer-paid insurance and who have a family income of less than 300 percent of the federal poverty level (approximately \$60,000 per year for a family of four). Bilingual Certified Application Assisters are available at numerous county locations to help families find out which plan they qualify for.

Healthy Kids has covered more than 13,000 kids since June 2004, and nearly 2,000 children are currently enrolled in the Healthy Kids Health Plan. "Healthy Kids is really a demonstration of what can be done when the community comes together on a health care problem," says Healthy Kids director Leslie Conner.

Linking families with insurance coverage and a "medical home" enables them to seek regular, preventative care and eases the strain on emergency room resources. An October 2009 report in the *Journal of Public Health* indicates that the mortality rate for uninsured children who are hospitalized is significantly higher than for insured children.

Unlike Medi-Cal and Healthy Families, the Healthy Kids Health Plan does not factor citizenship into the enrollment process. The reason for this, says Conner, is both moral and medical. "Our coalition believes that all children, regardless of citizenship, need access to health care services for healthy development and academic achievement," she says. In addition, general public health improves when all school children have access to treatment and vaccinations.

Despite the program's successes, the economic downturn has caused a recent increase in the number of uninsured children and adults. The U.S. Census Bureau's Annual Survey for 2008 shows that the number of uninsured kids in Santa Cruz County jumped from 1,500 to 4,000 since 2007.

Local data sources also show troubling trends. The 2009 Community Assessment Project Report, a statistical review of Santa Cruz County quality of life indicators, shows that that 26.8 percent of respondents use the emergency room as their regular health care source. It also shows that insurance coverage declined from 89 percent insured in 2007 to 80 percent in 2009. The downturn was most severe for Latinos who went from 78 percent to 53 percent during that time.

“Our program is geared toward closing that gap,” says Conner. She reports that approximately 96 percent of Healthy Kids families are Latino. “That is a prime target of our program because that’s where we see disparities and lack of access playing out in the community,” she says.

Healthy Kids is a program of the Health Improvement Partnership of Santa Cruz County, and is supported by a coalition of health organizations including Central California Alliance for Health, First 5 Santa Cruz County, and Dominican Hospital.

Like many social service programs, Healthy Kids is facing an uncertain financial future. “Last year we hit peak enrollment, but then we really hit our funding peak,” says Conner. New rounds of state-level cuts also threaten the long-term stability of Healthy Families and Medi-Cal.

“The commitment of the coalition and its leadership is unwavering,” says Conner. “We need to figure out who those uninsured kids are, where they are, and make sure we can reach them.”