

# New state law gives parents a break on children's insurance

SANTA CRUZ -- A new law taking effect Jan. 1 aims to help 1.5 million uninsured California children, including 4,200 in Santa Cruz County, get health insurance.

Health advocates want every child covered by health insurance so they get preventive care and stay healthy and ready to learn.

Yet many remain uninsured. The reasons vary.

"Some may be due to having a pre-existing condition, but most likely it is because coverage is unaffordable," said Anthony Wright of Health Access California, a statewide consumer advocacy coalition. "Or parents don't know that their child is eligible for a free or low-cost coverage program and so they are not enrolled."

The new law, AB 2244, enacted as part of the federal health care reforms, aims to change that.

The law limits insurance rates for children with a pre-existing condition -- which can range from an ear infection to diabetes, asthma or autism -- to no more than twice the rate for healthy children.

"Insurers can no longer discriminate against the sickest children, denying coverage or denying treatment," said Kelly Hardy of the 100 Percent Campaign.

However, the limit on rates applies to policies purchased between Jan. 1 and March 1.

After that, the limit does not apply again until the child's birth month.

The 100 Percent Campaign is trying to get the message out to parents that now is the time to take another look at health insurance for their children.

"One of the greatest gifts they can give is health coverage," Hardy said.

Aetna, Anthem Blue Cross, Cigna, Health Net and UnitedHealth said Wednesday they would resume selling child-only coverage Jan. 1.

If families are able to obtain private insurance coverage for children who were denied, it could save the state millions earmarked for state programs, according to a legislative analysis of AB 2244.

In Santa Cruz County, a partnership has formed to reach out to parents at locations, such as schools, preschools and day care centers, community resource centers and clinics, to make them aware of health insurance options.

Led by the Health Improvement Partnership of Santa Cruz County, the group includes First 5, county health and human services departments, Central California Alliance for Health, United Way, Salud Para La Gente and the Healthy Kids Steering Committee, which includes the Community Foundation and the Pajaro Valley Community Health Trust.

Members are "working very hard to make sure that parents know their kids may be eligible for affordable coverage programs," said Leslie Conner, manager of Healthy Kids, which has enrolled more than 15,000 children in state and county programs since 2004.

Eligibility is based on income.

A family of four earning about \$51,600 is eligible for Medi-Cal and Healthy Families; those earning about \$60,000 are eligible for Healthy Kids.

Families pay a share of costs depending on income, with premiums ranging from \$12 to \$36 per child every three months. There are \$5 co-payments for some medical, dental and vision services but none for preventive services.

Conner said there are plans to expand the newborn program by June to all three hospitals in the county, signing up all eligible babies before they are discharged.

For information, call 763-8568 or 454-2515 or visit [www.schealthykids.org](http://www.schealthykids.org).