

The Conference supports improvements of the eligibility system, including outreach and application assistance, to enroll every eligible child in CHIP & Medicaid with 12 months continuous eligibility, as well as the creation of a CHIP buy-in program for middle income families to purchase affordable health coverage.

## Children's Health Insurance Program

Access to affordable, quality healthcare is a fundamental right for all children residing in Texas. We support efforts to ensure that all children are given the opportunity for a healthy start in life. Scripture teaches that God has a special concern for the poor and vulnerable. The Church calls on all of us to embrace this preferential option for the poor and vulnerable, to embody it in our lives, and to work to have it shape public policies and priorities. A fundamental measure of our society is how we care for and stand with the poor and vulnerable. *(Texas Catholic Conference, Testimony on CHIP)*

### Church teaching

- ★ Special attention must be devoted to the children by developing a profound esteem for their personal dignity, and a great respect and generous concern for their rights. This is true for every child, but it becomes all the more urgent the smaller the child is and the more it is in need of everything, when it is sick, suffering or handicapped. *(Pope John Paul II, The Christian Family in the Modern World)*
- ★ Health care is more than a commodity; it is a basic human right, an essential safeguard of human life and dignity. We believe our people's healthcare should not depend on where they work, how much their parents earn, or where they live. Our constant teaching that each human life must be protected and human dignity promoted leads us to insist that all people have a right to healthcare. *(USCCB, Framework for Comprehensive Healthcare Reform)*
- ★ Affordable and accessible health care is an essential safeguard of human life and a fundamental human right. With an estimated 47 million Americans lacking health care coverage, it is also an urgent national priority. Reform of the nation's health care system needs to be rooted in values that respect human dignity, protect human life, and meet the needs of the poor and uninsured, especially born and unborn children, pregnant women, immigrants, and other vulnerable populations. Religious groups should be able to provide health care without compromising their religious convictions. The USCCB supports measures to strengthen Medicare and Medicaid. Our Conference also advocates effective, compassionate care that reflects Catholic moral values for those suffering from HIV/AIDS and those coping with addictions. *(USCCB, Forming Conscience for Faithful Citizenship)*

### Resources

- ★ **CHIP** Texas Health and Human Services Commission ([www.chipmedicaid.org/](http://www.chipmedicaid.org/))
- ★ **Catholic Campaign for Human Development** (USCCB) ([www.PovertyUSA.org](http://www.PovertyUSA.org))
- ★ **Catholic Health Association of Texas** ([www.CHATexas.org](http://www.CHATexas.org))
- ★ **Texas Department of State Health Services** ([www.dshs.state.tx.us](http://www.dshs.state.tx.us))
- ★ **Texas Health and Human Services Commission** ([www.hhsc.state.tx.us](http://www.hhsc.state.tx.us))
- ★ **Catholic Charities USA** ([www.CatholicCharitiesUSA.org](http://www.CatholicCharitiesUSA.org))
- ★ **Catholic Health Association** (US) ([www.CHUSA.org](http://www.CHUSA.org))

*(Last updated August 5, 2008)*

# Children's Health Insurance Program

The Children's Health Insurance Program (CHIP) is a joint state-federal program that provides medical coverage to eligible children up to age 19, who are not already insured. The federal government pays approximately 72% of CHIP medical care expenditures.<sup>i</sup>

Currently Texas has 3 children's health insurance programs: Children's Medicaid, Traditional CHIP, and the CHIP Perinatal Program. Children's Medicaid covers over 1.8 million children in families whose income is at or below the federal poverty level, plus preschool children and infants above the poverty line. Traditional CHIP is available for children in families that earn too much to qualify for Medicaid, but too little to afford private insurance. Traditional CHIP covered over 450,000 children in mid-2008. Qualifying families may earn up to 200% of the federal poverty level. The CHIP Perinatal Program provides health care coverage to women who are pregnant, and covers pre-natal care services for the unborn child, two postpartum visits for the mother, and regular check-ups, prescriptions, and immunizations for the child.<sup>ii</sup> CHIP perinatal served over 57,000 mothers and infants by mid-2008.

## **CHIP Serves:<sup>i</sup>**

- Uninsured children under age 19
  - CHIP Perinatal serves unborn children meeting eligibility requirements
  - Gross income up to 200% FPL
  - Families with income above 150% FPL must meet assets criteria:
    - Assets below \$10,000
    - One vehicle is exempt up to \$18,000;
    - additional vehicles are exempt up to \$7,500
  - U.S. citizens or legal permanent residents
  - Those who are not eligible for Medicaid
- The citizenship or immigration status of the parents does not affect the children's eligibility and is not reported on the application form.<sup>ii</sup>

## **The Roman Catholic Bishops of Texas support passage of legislation that will:**

- Improve the eligibility system, including outreach and application assistance, to enroll every eligible child in CHIP & Medicaid with 12 months continuous eligibility.
- Create a CHIP buy-in program for middle income families to purchase affordable health coverage.
- Fix problems with the Integrated Eligibility System to prevent eligible children from losing CHIP and Medicaid coverage.
- Provide adequate reimbursement for Medicaid and CHIP providers.
- Eliminate bureaucratic roadblocks to encourage personal responsibility and help low income families achieve self-sufficiency.
- Invest in outreach and education to ensure that all eligible children get the care that they need.
- Ensure that the working poor who access both CHIP and Medicaid have access to affordable, quality healthcare.

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<sup>i</sup> Hawkins, A., and Heiligenstein, A. (Feb., 2007). Presentation to House Committee on Human Services. October 24, 2007. [http://www.hhsc.state.tx.us/news/presentations/021507\\_HouseHumanServicesCommittee.pdf](http://www.hhsc.state.tx.us/news/presentations/021507_HouseHumanServicesCommittee.pdf).

<sup>ii</sup> "Children's Medicaid." Texas Health and Human Services Commission. <<http://www.chipmedicaid.org/>>.