

HEALTH CARE

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Health Care: News and Information is a service of the Healthcare Leadership Council (HLC) to help our readers stay fully informed about the latest health care issues as we work to advance a high-quality health care system.

Jim Edwards, Editor

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Children's Health Bill Should Help Low-Income Afford Private Coverage

Congress should make it easier for low-income Americans to take advantage of private health coverage. This should be part of the State Children's Health Insurance Program bill.

- SCHIP must be reauthorized, and legislation doing so is before a House-Senate conference committee. Conferees have publicly discussed portions of their compromise, but the full details remain undisclosed.
- President Bush has threatened to veto the SCHIP bill. He objects to its reported expansion of the program well into the middle class and for raising taxes.
- The Healthcare Leadership Council has urged conferees to include language in the bill to help working Americans whose children qualify for SCHIP and whose employers offer private health coverage.
- The flexibility to combine these would enable more of the uninsured to gain health insurance. The Senate-passed bill contained this provision, while the House bill did not.

Leveraging SCHIP and employer-sponsored health care dollars would be a highly effective use of these monies.

- Many working families across the country are offered health insurance by their employers. But they can't afford their share of the premiums.
- We could put the SCHIP dollars their children qualify for in the hands of these men and women. They could then get private health coverage for their families.
- HLC points out the need to remove existing barriers. These barriers can prevent better coordination between the federal program and employer-provided coverage.

This flexibility is a no-lose proposition for SCHIP-eligible families.

- Most employer-sponsored plans offer strong preventive and well-child benefits.
- MORE –
- Many private, employment-based plans provide access to a broad array of specialty providers.

That's very important for families with children who have complex medical needs.

- In the case where an employer-sponsored plan is less comprehensive than a state's SCHIP coverage, the child can still be guaranteed access to all SCHIP benefits.

Leveraging both sets of dollars is a common-sense approach. If employers are willing to put dollars on the table, it doesn't make sense to leave them there. SCHIP monies can help guarantee the most beneficial impact from those employer contributions. This approach will enable more families to get their health coverage under the same health insurance plan, with the same network of hospitals and doctors.

The Healthcare Leadership Council, representing the innovators in each sector of the health care industry, is committed to advancing a market-based health care system that values innovation and provides affordable, high-quality care.

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