

HEALTH

Kids' health coverage expanding

8 percent of area kids don't have insurance

KIRA MILLAGE

This summer, Whatcom County kids who may never have had health insurance could qualify for state insurance for the first time.

Gov. Chris Gregoire signed legislation earlier this spring that expanded the Children's Health Program, making insurance available to more children in lower-income families than before.

About 8 percent of this area's children don't have health insurance, according to Wendy Carr, access coordinator for the Whatcom Alliance for Healthcare Access. That means about 2,000 kids in local schools don't have insurance, making it difficult to see a doctor when they're sick.

Coverage will start as early as July 1, and families can enroll at any time. The expanded state health insurance will cover medical, dental, vision and mental health care.

Who does it apply to?

Kids and teens younger than 19 in families who make up to 200 percent of the poverty income level are eligible for free health insurance. If the family earns between 200 percent and 250 percent of the poverty income level, the health insurance is \$15 per child per month.

That means if a family of four earns less than \$3,500 each month, their kids' comprehensive health insurance is free. A family of four earning between \$3,500 and \$4,300 each month is eligible for the reduced-price coverage.

I've tried for health coverage before and been denied. What's new this time?

The income level has been raised, and the health insurance is available to all kids living in eligible families, regardless of immigration status.

"The interesting thing about Whatcom County is about half the kids applying for immigrant coverage have brothers and sisters who are citizens," Carr said. "The older siblings have been uncovered up to this point and younger siblings have had coverage."

How can I register?

The Whatcom Alliance for Healthcare Access has partnered with local school districts and the Department of Social Health Services to get the word out. During the summer, families can contact their school district office, DSHS or the alliance for more information about registering.

How are the schools helping?

The school districts are giving families information about Whatcom Alliance for Healthcare Access and the expanded health insurance when kids register for kindergarten, turn in school sports registrations or apply for free and reduced lunch.

"They're the eyes," Carr said.

Any program changes to come?

Part of the legislation includes plans to make health-care access even easier starting in January 2009. The income limit for reduced-price health insurance will be raised to 300 percent of the federal poverty level, meaning a family of four earning \$5,200 would be eligible. At that point, people earning more than that can also buy into the program, but without subsidies.

Reach Kira Millage at kira.millage@bellinghamherald.com or call 715-2266.


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