

## Maine's Case for Expanding CHIP:

# Healthy and thriving communities begin with our children and families

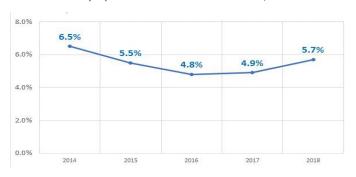
The Children's Health Insurance Program (CHIP) is a critical program with a long history of bipartisan support and a track record of success that provides quality, affordable health care coverage to children from low-income households, who do not meet the eligibility requirements for Medicaid. CHIP ensures these Maine kids can access the health care they need to stay on track to become healthy, successful adults.

By expanding CHIP eligibility, we can ensure many more children get the healthcare they need to grow and thrive

#### THE NEED

There have been significant improvements in the rates of uninsured children across the nation and Maine in the last decade, thanks to increases in CHIP funding and ACA implementation. Yet Maine's coverage gains are now eroding, and many children remain uninsured, without access to the care they need for healthy growth and development. Additionally, low-income families have struggled to afford the increasing cost of insurance premiums, co-payments, and medical bills.

The rate of uninsured children in Maine increased between 2016-2018 to nearly 6 percent – or a total of around 14,500 children



Source: KIDS COUNT Data Center

#### THE IMPORTANCE OF FEDERAL FUNDING



While CHIP is a state-administrated program, Maine receives significant federal support for the program. In fiscal year 2018, Maine spent \$35.9 million on CHIP, with \$35.2 million of that paid through federal funds. Without CHIP, thousands of children in Maine would not have health coverage. And we can do more. Current eligibility is 213% Federal Poverty Level (FPL) in Maine, well below the national median of 255% FPL. Our entire state benefits when more Maine children have access to quality, affordable health care coverage, because healthy children and families lead to strong and vibrant communities.

<sup>&</sup>lt;sup>1</sup> https://ccf.georgetown.edu/2017/02/06/about-chip/

<sup>&</sup>lt;sup>2</sup> http://files.kff.org/attachment/Issue-Brief-Childrens-Health-Coverage-The-Role-of-Medicaid-and-CHIP-and-Issues-for-the-Future



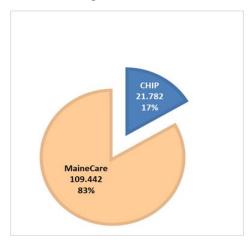
### Maine's Case for Expanding CHIP:

Medicaid & CHIP keep Maine children healthy and ready to learn

#### MEDICAID & CHIP COVERAGE

In Maine, about 44% of children rely on MaineCare, Maine's Medicaid and CHIP program, for health care coverage.<sup>3</sup> This means that Medicaid and CHIP work together to make sure that nearly half of our kids can get the health care they need to grow and develop. CHIP ensures that families without employer-sponsored health care and those who earn just above the Medicaid eligibility guidelines can still get affordable coverage for their kids. If we increased CHIP eligibility to 300% FPL, many more Maine children would qualify for important, affordable health care coverage through CHIP.

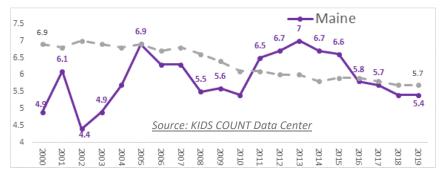
CHIP fills the gap in coverage for children not eligible for MaineCare



Source: Maine DHHS, Office of MaineCare Services

#### IMPROVING INFANT HEALTH THROUGH CHIP

In recent years, the infant mortality rate in Maine has significantly decreased, and is now below the national average



In Maine, CHIP provides important care for our youngest children. Access to affordable coverage for new parents means their children can get the routine care they need to thrive. CHIP coverage ensures children receive regular well-child visits with a doctor, including immunizations and early detection of any health concerns that might otherwise worsen. These regular visits with a trusted health care provider

also provide connections to other supportive services families may need to provide safe care to their infants. In these ways, CHIP provides an important opportunity to establish a solid foundation of health and well-being for our youngest children and their families.

We should expand eligibility for CHIP so more Maine children can get the health care they need to be healthy, strong, and ready to learn

<sup>&</sup>lt;sup>3</sup> Maine Department of Health and Human Services, Office of MaineCare Services

<sup>&</sup>lt;sup>5</sup> PRB analysis of data from 2015 and 2017 American Community Surveys, Public Use Microdata Sample