



# Teachers for Healthy Kids

## What Do You Know About The Uninsured?

- T F 1. 85% of uninsured children have at least one parent who holds a job.
- T F 2. A family of 4 with an annual income of \$50,000 is eligible for publicly supported health insurance.
- T F 3. Most uninsured students receive their health care from primary care physicians such as family practitioners and pediatricians.
- T F 4. The Healthy Families program allows parents to select their health coverage from a list of major health plans such as Blue Cross, Blue Shield, Health Net, or Kaiser.
- T F 5. Children in families who sign up for and qualify for the free and reduced lunch program can be automatically eligible for Medi-Cal.
- T F 6. Latino children are four times as likely as non-Latino whites to be eligible for, but not enrolled in health insurance.
- T F 7. Parents must be citizens or have legally entered the country in order for their children to receive publicly sponsored health coverage.
- T F 8. Two-thirds of California's uninsured children live in Southern California.
- T F 9. Most parents know about their children's eligibility for Medi-Cal or Healthy Families, but do not apply due to the stigma of being on welfare.
- T F 10. There are limited health care options for children who are not citizens or legal residents of the United States.

See answers on the back

## ANSWERS

**TRUE 1. 85% of uninsured children have at least one parent who is employed.**

Most Healthy Families enrollees and more than 50% of Medi-Cal enrollees are members of working families. Despite employment, these families require subsidies to make health insurance affordable. (2002 UCLA Center for Health Policy Study) It is not true that parents need to be on CalWORKS (formerly AFDC or welfare) to qualify for Medi-Cal. Only 21% of Medi-Cal recipients are also CalWORKS recipients. (California Healthcare Foundation study 2006).

**TRUE 2. A family of 4 with an annual income of \$53,004 is eligible for publicly supported health coverage.** A family of four with this income would be eligible for the Healthy Families program. Families who own a house and car can still qualify. In some counties, a family of four can earn up to \$61,956 a year.

**FALSE 3. Most uninsured students do not receive their health care from primary care physicians such as family practitioners and pediatricians.**

Uninsured children are five times more likely than their uninsured counterparts to rely on the emergency room for their regular source of care. They are three times as likely to lack dental care, and twice as likely to go without needed prescriptions and eyeglasses. (Children's Defense Fund Report, 2001)

**TRUE 4. The Healthy Families program allows parents to choose coverage for their children from a variety of major health plans.**

Healthy Families coverage includes low cost medical, dental, and vision care. Although the number of plans participating in Healthy Families varies by county, parents can choose Healthy Families coverage for their children from up to twenty insurance providers.

**TRUE 5. Children in families who sign up for and qualify for the free and reduced School Lunch Program can be automatically eligible for Medi-Cal.**

A pilot program called Express Lane Eligibility is available in selected school districts and allows information in the School Lunch Program application to be shared by other public programs. Children determined income eligible for Medi-Cal through the School Lunch application can immediately receive Medi-Cal benefits without having to complete a separate application for Medi-Cal. This is due to the fact that the eligibility requirements for Medi-Cal are similar to the eligibility requirements for Medi-Cal. Families of children eligible for Healthy Families will be contacted with additional information to facilitate their enrollment in this program.

**TRUE 6. Latino children are more than 4 times as likely as non-Latino whites to be uninsured and eligible for health insurance.**

Latino children are less likely to be covered by job-based insurance than other ethnic groups. (Children's Partnership, 2002)

**FALSE 7. Parents do not need to be citizens or have legally entered the country in order for their children to be eligible for publicly sponsored health coverage.**

The citizenship status of parents has no bearing on the child's eligibility for Healthy Families or Medi-Cal. This information is confidential and not shared with immigration officials.

**TRUE 8. Two-thirds of California's uninsured children live in Southern California.**

2/3 of eligible children live in Southern California, 1/3 of whom live in Los Angeles. 1 in 8 lives in the San Joaquin Valley, 1 in 10 lives in the Bay Area and Sacramento, and 1 in 12 lives in Central Coast counties.

**FALSE 9. Most parents do not apply for Healthy Families and Medi-Cal because they are unaware of the programs or do not know their children are eligible.**

7 out of 10 parents of eligible but uninsured children said they would enroll in free or low-cost programs if they knew their children were eligible. 87% of Medi-Cal beneficiaries report that they are satisfied with the program. (RW Johnson Covering Kids Report. UCLA Center for Health Policy, 2002 study.)

**TRUE 10. In many counties there are options for children who are not citizens or legal residents of the United States.**

Children in counties with a HEALTHY KIDS program may be eligible for coverage regardless of immigration status. Other programs, such as Kaiser Permanente Cares for Kids, exist in some counties although there is a limit on the number of children who can be enrolled. Insuring undocumented children remains a serious problem.