



# Children's Defense Fund

**16<sup>th</sup> National Observance of Children's Sabbaths®**

Friday, October 19 – Sunday, October 21, 2007

## **TEXAS TOOLKIT for FAITH COMMUNITIES**

**Learn • Pray • Act**

*"My Boat is So Small: Creating a Harbor of Hope and Health Care for All Children"*

Children's Defense Fund's interfaith outreach activities are funded in part by:  
Chase Bank and the Baylor Methodist Community Health Fund

September 20, 2007



Children's Defense Fund

Dear Faithful Friend of Children:

In an effort to raise awareness about the needs of Texas children, we invite you to partner in Children's Defense Fund's (CDF) 16th National Observance of Children's Sabbaths® weekend of October 19 - 21, 2007.

Each year, *Children's Sabbath* celebrations across America unite congregations of diverse faith traditions in prayer and advocacy on behalf of children. The theme of this year's Sabbath is *Creating a Harbor of Hope and Health Care for ALL Children*.

Nine million children in America, including more than 1.4 million children here in Texas, are uninsured and need your help in obtaining affordable health coverage. If we work together we can succeed in helping at least 127,000 Texas children regain access to health coverage through the Children's Health Insurance Program (CHIP).

Every 51 seconds, another baby is born without health insurance. 90% of uninsured children have at least one working parent, but health coverage is often too costly for families to afford, averaging \$900 a month for family coverage.

As people of faith, we must act now to ensure every Texas child has the healthcare coverage they need and deserve to grow up healthy and strong and into productive citizens.

Congregations are invited to sponsor worship services and outreach activities throughout the weekend to ensure health coverage for all children. Specific actions include the following:

- **Learn:** At the state level, CDF advocated to restore funding and benefits to the Children's Health Insurance Program (CHIP) resulting in the restoration of eligibility to over 127,000 Texas children. At the national level, CDF is working to ensure comprehensive health and mental health coverage for every child.
- **Pray:** As people of faith, we know that each child is God's own beloved, created in God's image and likeness. We ask that you pray not only for their health and protection, but for child advocates working to safeguard children from an unjust and inequitable healthcare system. God doesn't expect us to separate out children as if some are worthy of health care and others aren't. All faith traditions can unite in prayer for children in need of health protection.
- **Act:** Congregations can help to inform families about low-cost or free health coverage through the Children's Health Insurance Program (CHIP) or Children's Medicaid. Both programs provide comprehensive benefits to uninsured children in working families, many of whom don't even know they are eligible. In 2007, a family of four earning a little over \$41,000 a year can qualify! Parents pay no more than \$50 per year to insure ALL their children (age 18 and under). The enclosed pulpit announcements and flyers are designed to help your congregation spread the word.

**This toolkit provides the information you need to be an effective champion for children's health coverage.**

Thank you for your moral leadership, commitment, courage, prayer and action in serving our most precious and vulnerable resource – our children.

With faith, hope and determination,

A handwritten signature in black ink, appearing to read "Barbara Best".

Barbara Best  
Texas Executive Director

# Insure Texas Kids Campaign / Texas CHIP Coalition

## 80th Legislative Session Wrap Up

Due to the hard work and commitment of hundreds of children's advocates, physicians and other health care providers, businesses and faith leaders, the 80th Texas Legislature made significant progress in restoring the Children's Health Insurance Program, addressing problems with enrollment in CHIP and Medicaid, and other important gains in access to care for Texas children.

### House Bill 109

HB 109 by Representative Sylvester Turner (D-Houston) and Senator Kip Averitt (R-Waco) **will restore CHIP coverage to 127,000 Texas children through the following measures:**

- **Restores outreach through community-based organizations** and requires that outreach be conducted in English and Spanish. Also requires that outreach be conducted through school based health clinics.
- **Deducts child care expenses when calculating income.** .
- **Doubles the asset test limit from \$5,000 to \$10,000.** The first vehicle allowance has been increased from \$15,000 to \$18,000. The second vehicle allowance has been increased from \$4,650 to \$7,500.
- **12 months eligibility.** Families will fill out one paper application a year. Children above 185% of the federal poverty line (\$38,203 a year for a family of four) would have their income (not assets) reviewed after six months by the Texas Health and Human Services Commission (HHSC). The state would use third-party computer databases to see if the family's income exceeded the CHIP limit of 200% of the federal poverty line (\$41,300 a year for a family of four in 2007). If HHSC determines that the family has exceeded the CHIP limit, they must contact the family and give them an opportunity to correct information if necessary. HHSC must also notify parents at least 30 days prior to the end of coverage. **The income checks will be phased in over time, and will be fully implemented by September, 2008.**
- **Waives the 90 day waiting period for uninsured children.** Only children who drop private health insurance (and do not qualify for an exception) will have to wait 90 days to enter the CHIP program. This restores the waiting period to the original 1999 Texas CHIP law.

These provisions, except for the six month electronic check for families earning more than 185% of the federal poverty line, are expected to go into effect on September 1, 2007.

### Eligibility System, Access to Care, and Safety Net Improvements

- Article IX of the budget includes riders by Reps. Garnet Coleman and Elliott Naishtat to **improve the CHIP and children's Medicaid eligibility process** and eliminate barriers, delays and wrongful denials. Other budget riders ensure HHSC can add eligibility workers as needed to replace contracted workers and meet all federal performance standards.
- HB 3575 by Patrick Rose creates a **Legislative Oversight committee for the HHSC eligibility system** and sets goals to improve customer service, reduce processing time, and meet federal standards.
- **Provider fees will be increased for CHIP and Medicaid.** As a result of the *Frew* lawsuit, children's Medicaid reimbursement will increase substantially to improve access to medical and dental care.
- Additional funding is provided to **reduce waiting lists for community mental health services for children and adolescents** and to improve community mental health crisis services statewide.
- **Former Foster Care youth in higher education programs may retain Medicaid to age 23** (up from age 21).

## Children's Sabbath 2007

### SAMPLE PULPIT AND BULLETIN ANNOUNCEMENTS

#### **CHIP/MEDICAID ENROLLMENT**

*Do you know an uninsured child?* The Children's Health Insurance Program (CHIP) provides low-cost health coverage to uninsured children in families that earn too much to qualify for Medicaid but cannot afford private coverage. A family of four can earn up to 200% of the federal poverty level -- \$41,300 a year for a family of four in 2007 -- and qualify. Parents pay no more than \$50 per year to insure ALL their children (age 18 and under). CHIP covers regular check-ups and immunizations, surgeries, hospitalization, prescriptions, dental, vision, and mental health services. Call toll-free 1-877-KIDS-NOW (1-877-543-7669) or visit [www.CHIPmedicaid.org](http://www.CHIPmedicaid.org) for an application today!

#### **CHIP/MEDICAID RE-ENROLLMENT**

*Parents: Does your child use the Children's Health Insurance Program (CHIP) or Children's Medicaid? GOOD NEWS!* Texas law recently expanded CHIP benefits to 12 months of continuous coverage! But don't wait till your coverage period ends to send in your renewal paperwork. Return all completed renewal forms, including updated income verification and enrollment payment well before the termination date to prevent a lapse in coverage. Don't delay renewing the health insurance your children need and deserve! For more information, call 1-877-KIDS-NOW (1-877-543-7669) or visit [www.CHIPmedicaid.org](http://www.CHIPmedicaid.org).

#### **NEW TEXAS CHIP LAWS IN EFFECT**

Effective September 1, 2007 -- children on the Texas Children's Health Insurance Program (CHIP) will enjoy continuous coverage for 12 months instead of having to re-apply twice a year. Uninsured children no longer have to wait 90 days prior to receiving benefits and childcare expenses will be taken into account when calculating family income. These changes are expected to restore CHIP enrollment to 127,000 Texas children by 2009. Texas has the highest rate of uninsured children in the nation, with one in five -- 1.4 million -- lacking coverage. Half of Texas' uninsured children are eligible for but not enrolled in CHIP or Medicaid. To apply for CHIP or Medicaid, call 1-877-KIDS-NOW (1-877-543-7669) or visit [www.CHIPmedicaid.org](http://www.CHIPmedicaid.org).

#### **HEALTH COVERAGE FOR EVERY CHILD**

We must put our faith into action and seek justice for children who cannot speak out for themselves. Children's Defense Fund's "Healthy Child" Campaign is working to ensure comprehensive health and mental health coverage for EVERY American child. To learn more, visit [www.childrensdefense.org](http://www.childrensdefense.org).

#### **JOIN CDF'S INTERFAITH MOVEMENT FOR CHILDREN**

[YOUR CONGREGATION] is also pleased to join the Children's Defense Fund in calling for comprehensive health and mental health coverage for every American child. A healthy start is the foundation for sound child development and school achievement. Health coverage is also a wise investment. Every dollar spent vaccinating children against measles, mumps and rubella saves \$16 in medical costs to treat those illnesses. To learn more about Children's Defense Fund's National "Healthy Child" Campaign, visit [www.childrensdefense.org](http://www.childrensdefense.org). To learn more about Children's Defense Fund local efforts to improve access to healthcare for Texas children, visit [www.cdf-texas.org](http://www.cdf-texas.org) or call 1-877-664-4080.

#### **WHY INVEST IN CHILDREN'S HEALTH COVERAGE?**

If you know someone who is uninsured or if you yourself are uninsured, then you know first hand the consequences of insufficient access to health care. What you may not realize is that Texas' high rates of uninsured affect everyone, and especially the pocketbooks of local taxpayers. What happens when we do not invest in children's health coverage?

- **Costs are shifted to local property tax payers.** Texas receives \$2.64 in federal matching funds for every \$1 of state funds invested in CHIP, and \$1.54 for every \$1 invested in Medicaid. If working families lose CHIP and Medicaid coverage and return to city and county health clinics for care, local tax-payers absorb 100% of the costs.
- **Cuts to preventive care place additional strain on already overcrowded emergency rooms,** on divert status up to 30% of the time.
- **Emergency room treatment is far more costly than preventive investment.** According to the Harris County Hospital District, it costs about \$100 to treat a child's mild asthma attack in a doctor's office. But if the child goes untreated and has to be hospitalized for a serious attack, the cost is \$7,300.

## Sabático Infantil 2007

### ANUNCIOS DESDE EL PÚLPITO Y MUESTRAS PARA EL BOLETÍN

#### INSCRIPCIÓN DE SEGURO MÉDICO PARA NIÑOS

*¿Conoce a un niño sin seguro médico?* El Programa de Seguro Médico para Niños (CHIP) y Medicaid Para Niños proveen seguro médico de manera gratuita o a bajo costo a los niños en Texas. CHIP es un programa estatal y federal que provee seguro médico a bajo costo para familias que ganan demasiado para calificar para Medicaid pero muy poco para obtener seguro privado. Una familia de cuatro puede ganar hasta \$41,300 al año y calificar para el programa. Los beneficios de CHIP/Medicaid incluyen visitas regulares al doctor, recetas médicas, vacunas, servicios de salud mental, hospitalización, cuidado dental y de la vista. Los dos programas cubren condiciones pre-existentes y ahora CHIP cubre cuidado prenatal para madres embarazadas. Familias pueden asegurar a todos los hijos por menos de \$50 cada año! Los programas están disponibles para niños de 0 a 18 años de edad que son residentes legales o ciudadanos de los E.E.U.U. ¡Llame gratis al 1-877-543-7669 (1-877-KIDS-NOW) o visite [www.CHIPmedicaid.org](http://www.CHIPmedicaid.org) para obtener una aplicación hoy mismo!

#### RENOVACIÓN AL PROGRAMA DE SEGURO MÉDICO CHIP O MEDICAID

*¿Reciben sus hijos el Seguro Médico CHIP o Medicaid?* Si es así, asegúrese de renovar su póliza a tiempo. ¡Gracias a la Legislatura de Texas, CHIP ahora ofrecerá beneficios continuos por 12 meses! **Si los padres no renuevan su CHIP o Medicaid para sus hijos, tendrán que aplicar de nuevo y esperar un lapso sin cobertura.** Llene y regrése las formas lo antes posible con su prueba de ingreso, información sobre bienes y el pago de inscripción. ¡No permita que sus hijos estén sin el seguro médico que necesitan y merecen! Para más información, llame al 1-877-543-7669 (1-877-KIDS-NOW) o visite [www.CHIPmedicaid.org](http://www.CHIPmedicaid.org).

#### NUEVAS LEYES DE CHIP

Empezando Septiembre 1, 2007 – los niños inscritos en CHIP tendrán cobertura continua por 12 meses. El lapso de espera de los 90 días ha sido eliminado y costos de cuidado infantil serán tomados en consideración para calcular el ingreso familiar. Con estos cambios, se restaurará el programa de CHIP para 127,000 niños en Texas para el año 2009. Texas tiene el índice más alto de niños sin seguro médico en la nación, con 1.4 millones de niños careciendo cobertura médica. La mitad de estos niños son elegibles pero no están inscritos en el programa de CHIP o Medicaid Para Niños. Para aplicar para CHIP o Medicaid, llame al 1-877-KIDS-NOW (1-877-543-7669) o visite [www.CHIPmedicaid.org](http://www.CHIPmedicaid.org).

#### COBERTURA MÉDICA PARA CADA NIÑO

El Fondo para la Defensa de los Niños está formando una campaña para asegurar a CADA niño cobertura médica y cuidado mental. ¡Para formar parte de esta campaña de conciencia y acción, visite [www.childrensdefense.org](http://www.childrensdefense.org) hoy mismo!

#### AFILIESE CON EL MOVIMIENTO ECUMENICO PARA NIÑOS

[SU CONGREGACIÓN] se une con placer con El Fondo para la Defensa de los Niños quien está formando un movimiento para establecer un programa universal de cobertura médica completa para CADA niño. Un comienzo saludable es la base para el desarrollo sano y es la clave para el éxito en la escuela. Cobertura médica también es una inversión para el futuro. Por cada dólar que invertimos en vacunas y prevención contra sarampión, paperas y rubéola nos ahorramos \$16 en costos médicos para tratar esas enfermedades. ¡Para formar parte de la campaña de conciencia y acción, visite [www.childrensdefense.org](http://www.childrensdefense.org) hoy mismo! Para más información acerca de las iniciativas locales para mejorar la salud de niños Tejanos, visite [www.cdf-texas.org](http://www.cdf-texas.org) o llame al 1-877-664-4080.

#### ¿POR QUE ES IMPORTANTE INVERTIR EN COBERTURA MEDICA PARA NIÑOS?




Si usted o alguien que conoce no tiene seguro médico sabe muy bien las consecuencias de no tener cobertura médica apropiada. Lo que tal vez no sabe es que el alto índice de familias sin seguro médico en Texas afectan a todos, especialmente los que pagamos impuestos. ¿Que pasa cuando no invertimos en cobertura médica para niños?

- **Los costos son transferidos a los pagadores de impuestos locales.** Texas recibe \$2.64 en fondos federales por cada \$1 que invertimos en el programa de CHIP y \$1.54 por cada \$1 que invertimos en Medicaid. Si familias pierden cobertura de CHIP y Medicaid, tendrán que asistir a las clínicas de la ciudad y el condado donde el costo sería transferido al pagador de impuestos local.
- **Recortes a cuidados preventivos están poniendo más limitaciones a las salas de emergencia que se encuentran el 30% de las veces en estatus desviado.**
- **Tratamiento en las salas de emergencia es mucho más caro que tratamiento de cuidado preventivo.** Según el Distrito Hospitalario del Condado de Harris, cuesta \$100 para atender un ataque mínimo de asma para un niño en la oficina del doctor. Pero si el niño no recibe tratamiento inmediato puede ser hospitalizado con un ataque serio de asma que puede costar hasta \$7,300.

**Our Congregation is pleased to participate in the  
16<sup>th</sup> Annual National Observance of Children's Sabbaths® weekend  
October 19-21, 2007**



**WHAT:** To raise awareness about children's access to health care through the Children's Health Insurance Program (CHIP) and Children's Medicaid

-  ENROLL children in health insurance,
-  RENEW their coverage,
-  ADVOCATE for health coverage for every child.

**WHEN:** Friday, October 19 through Sunday, October 21, 2007.

**HOW:** Prayers, Pulpit Announcements and Enrollment Activities all weekend long!

#### WHO IS ELIGIBLE?

A family of four can earn up to \$41,300 a year and still qualify! The limit for a family of three is \$34,340. Children must be under age 19 and have a valid social security number.

#### WHAT ARE THE BENEFITS?

Both CHIP and Children's Medicaid cover regular check-ups and immunizations, surgeries, hospitalization, prescriptions, dental, vision, and mental health services!

#### WHAT DOES IT COST?

Parents pay no more than \$50 to insure ALL their eligible children (18 and under) for a year!

#### HOW DO YOU APPLY?

Call 1-877-KIDS-NOW (1-877-543-7669) or visit [www.CHIPmedicaid.org](http://www.CHIPmedicaid.org)

Parents must submit COPIES of the following documents with their application:

- ✓ Birth certificate for each applying child
- ✓ Most recent paycheck stub OR federal tax forms
- ✓ Child support income or divorce income (if applicable)
- ✓ Childcare or Disabled adult care expenses (if applicable)
- ✓ For cash income: a dated and signed letter from an employer certifying income and length of employment

For more information about Children's Defense Fund's National Observance of Children's Sabbaths® and CDF's Healthy Child Campaign, contact 1-877-664-4080 or visit [www.cdf-texas.org](http://www.cdf-texas.org).



# Children's Defense Fund Texas

Texas is one of nine states with a CDF presence. With offices in **Austin, Houston** and the **Rio Grande Valley**, CDF Texas concentrates its advocacy efforts through education, policy and outreach on issues related to children's health insurance, early childhood development, and family economic security.

## Children's Health Insurance and Access to Care

- Texas has the highest rate of uninsured children in the nation.
- CDF Texas has initiated several campaigns to increase enrollment in the Children's Health Insurance Program (CHIP) and Children's Medicaid, working with elected officials, health care professionals, faith and business leaders, schools and the media.
- CDF Texas has taken an active role in the development of **CHIP** passed in 1999, **Medicaid simplification** in 2001, and spearheading the "Insure Texas Kids Campaign," a coalition of **over 150 that succeeded in restoring CHIP health coverage to 127,000 Texas children** during the 2007 Texas Legislature.

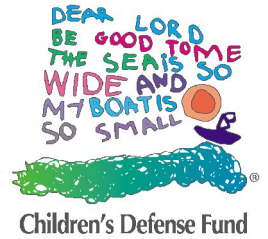
## Early Care and Education

- CDF Texas houses the Texas Early Childhood Education Coalition (TECEC), whose mission is to build a system of quality early care and education that prepares children in Texas for success in their education and life.
- Over 170 stakeholders including foundations, businesses, universities, providers, and community groups have come together with a common goal to increase the number of children in quality preschool.

## Strengthening Families through Financial Literacy

- CDF Texas is conducting pilot projects in Houston and the Rio Grande Valley through faith-based and community organizations to educate low-income families on how to build financial assets and economic security.
- Targeted benefits outreach efforts focus on the Earned Income Tax Credit, Child Tax Credit, basics of savings and credit, CHIP and Children's Medicaid.

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**Please FAX this form to CDF Texas at 713-664-1975 or call toll free 1-877-664-4080**

Your Name: \_\_\_\_\_

Faith Leader: \_\_\_\_\_

Place of Worship: \_\_\_\_\_

Address: \_\_\_\_\_

City, State: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Day Phone: \_\_\_\_\_ Alternate phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Approximate Congregation Size: \_\_\_\_\_

**YES! My Congregation Will Participate in *Children's Sabbath* and Commit to:**

- Pulpit announcements.
- Bulletin/Newsletter announcements.
- Distribute informational flyers.
- Provide application assistance and serve as an enrollment site.
- Participate in the Houston-area *Children's Sabbath* Performance written and directed by story-weaver and playwright Sister Mama Sonya, Sunday October 21, 2007.
- Support CDF's important work with a tax-deductible contribution of \$ \_\_\_\_\_.