



#FundCHIPColorado

The Honorable Michael Bennet
U.S. Senate

The Honorable Ken Buck
U.S. House of Representatives

The Honorable Cory Gardner
U.S. Senate

The Honorable Doug Lamborn
U.S. House of Representatives

The Honorable Diana DeGette
U.S. House of Representatives

The Honorable Mike Coffman
U.S. House of Representatives

The Honorable Jared Polis
U.S. House of Representatives

The Honorable Ed Perlmutter
U.S. House of Representatives

The Honorable Scott Tipton
U.S. House of Representatives

Dear members of the Colorado Congressional delegation:

We write to you today with an urgent issue to which we hope you will give your immediate attention and unwavering support. The Children's Health Insurance Program (CHIP) funding is set to expire on September 30, 2017. We urge you in the strongest terms to renew funding for this important program through 2022 at the currently established levels that enable Colorado to implement a successful program.

Our organizations represent a broad and diverse coalition of child health advocates, family doctors, pediatricians, community clinics, large and small hospitals and many others who have seen first-hand that CHIP, or CHP+ as Colorado's program is called, has made a genuine impact on thousands of Colorado kids and their families as well as the pregnant women the program serves. By bridging the gap for working families who wouldn't otherwise be able to afford private health insurance for their children, this program represents the difference between a healthy start and a childhood plagued with no preventive care, poor health, and poor performance in school.

CHIP has benefited Colorado's working families by ensuring their kids get the healthy start they need to reach their full potential. A failure to extend federal funding for the program would jeopardize coverage for about 90,000 kids and pregnant women in Colorado.¹ Nationally, about 8.9 million kids and their

¹ Roughly 90,000 kids and pregnant women had coverage in Colorado's CHIP program (CHP+) sometime during the 2015-2016 fiscal year. This number is slightly higher than HCPF's reported monthly caseload numbers, which use point-in-time estimates. Since some clients lose eligibility and others gain eligibility throughout the year, the number here is higher than the number of children being served during any one month during the year.

families use CHIP for their health insurance. If financing is not extended, coverage losses will start in early 2018 according to the Colorado Department of Health Care Policy and Financing (HCPF). CHIP has been an integral part of Colorado's efforts to get kids covered, as well as national coverage gains, since its inception 20 years ago. A loss of the program would wipe out much of this progress Colorado and other states have achieved. CHIP, partnered with Medicaid, has given Colorado the two-pronged approach it needed to help increase coverage for kids, driving the percent of uninsured Colorado kids to an all-time low of only 2.5 percent.

Simply switching to private insurance isn't a solution for families who use this program. For example, the maximum annual enrollment fee for a family on CHIP is \$75 or about \$6.25 per month. The cheapest catastrophic health plan in Denver for a child is \$103 monthly -- a 1,500 percent increase. That increase climbs to at least \$144 a month -- a 2,200 percent jump-- if you live in rural Chaffee County. And these catastrophic health plans would still expose families to very high out-of-pocket costs including large deductibles. In addition, recent studies have shown that out-of-pocket maximums for the working families using the program would skyrocket if the program goes away, jumping from an average of \$789 to as much as \$4,500 annually for a family of three living on \$32,484 a year.

Like all states that use the program, Colorado has set the rules for how it operates. Here, families buy into the program through an annual fee and pay co-pays for services, much like private insurance. Colorado has worked to ensure that the provider network for the program is pediatric-focused, which puts kids' health first and provides lower cost-sharing options than in private plans. The program includes important benefits, such as dental, that aren't often found in other plans. This attention to a pediatric-focused benefits package is particularly important to kids with chronic issues who often require specialty care. For kids with chronic illnesses and disabilities, CHIP is critical because it provides more benefits than private insurance.

We know that for all kids, their family's ability to access insurance for them matters. Kids with CHIP coverage are more likely to have a doctor that they see for regular care and less likely to be hospitalized for a condition that could have been treated at a primary care doctor visit. Kids with health coverage are less likely to drop out of high school, and more likely to graduate from college and have higher incomes as adults. An overwhelming amount of research tells us that healthy kids are better learners in school, have fewer absences from their educational experience and are better prepared when they enter adulthood.

From a Colorado budget perspective, our state stands to lose \$254 million annually in federal funding if the program is ended. That's a hole in the state budget that Colorado won't be able to close due to constitutionally imposed tax and spending limitations. CHIP funding in Colorado provides support for both kids and pregnant women in Colorado's CHP+ program as well as certain kids enrolled in Medicaid. Colorado's budget for 2017 – 2018 is already set and includes federal CHIP funding at current rates. Abruptly stopping the program does not allow state lawmakers to appropriately plan for dramatic changes to anticipated federal revenue streams, does not give our state government time to implement thoughtful transitions, and does not give families the time they need to plan ahead. Extending funding for CHIP through 2022 will provide budget predictability as Colorado plans for the next fiscal year and beyond.

Across its nearly 20-year history, CHIP has enjoyed bi-partisan support because it increases health insurance for children and helps working families while operating more like a private insurance plan through membership fees and co-pays. Even in our current, deeply divisive political environment, there is no reason CHIP should not continue to enjoy this kind of support. It's a strong program with a track record that has proved its value to our country, our state, Colorado's working families and, most importantly, the children and pregnant women it serves. It deserves your attention and support.

Sincerely,

9to5 Colorado

AFT Colorado

All Families Deserve a Chance Coalition

American Academy of Pediatrics - Colorado Chapter

American Heart Association - Colorado

American Liver Foundation, Rocky Mountain Division

Boulder County Commissioners

Boulder County Department of Department of Housing and Human Services

Bruce Doenecke, MD

Center for Health Progress

Children's Hospital Colorado

Chronic Care Collaborative

Colorado Academy of Family Physicians

Colorado Access

Colorado Center on Law and Policy

Colorado Chapter of the National Hemophilia Foundation

Colorado Children's Healthcare Access Program

Colorado Children's Campaign

Colorado Coalition for the Homeless

Colorado Community Health Network

Colorado Consumer Health Initiative

Colorado Covering Kids and Families

Colorado Cross-Disability Coalition

Colorado Dental Association

Colorado Dental Hygienists' Association

Colorado Fiscal Institute

Colorado Gerontological Society

Colorado Hospital Association

Colorado Organization for Latina Opportunity and Reproductive Rights

Colorado Public Health Association

Colorado's Community Safety Net Clinics

Delta Dental of Colorado

Denver Health and Hospital Authority
Early Milestones Colorado
Epilepsy Foundation of Colorado
Family Voices Colorado
Farley Health Policy Center, University of Colorado School of Medicine
Focus Points Family Resource Center
Healthier Colorado
Huerfano-Las Animas Counties Early Childhood Advisory Council
Joanne Sprouse, Director, Division of Human Services, Summit County
La Plata County Board of County Commissioners
La Plata Family Centers Coalition
Larimer County Department of Human Services
Las Animas County Department of Human Services
Leland Johnston, MD
Mara S. Baer, Founder & President, AgoHealth, LLC
Mental Health Colorado
National Association of Social Workers, Colorado Chapter
National Council of Jewish Women, CO Section
National Stroke Association
Nurse Advocate
Oral Health Colorado
Parkinson Association of the Rockies
Peak Vista Community Health Centers
Peter Dawson, MD, MPH
Pitkin County Human Services
Planned Parenthood of the Rocky Mountains
ProgressNow Colorado
Pueblo County Department of Social Services
Rocky Mountain Health Plans
Rural Communities Resource Center
Senior Mobile Dental
Stahlman Disability Consulting, LLC
Steve Clifton, Director Fremont County Department of Human Services
Steve Johnson, Larimer County Commissioner
Sunrise Community Health
Support Jeffco Kids
The Arc Arapahoe & Douglas Counties
The Bell Policy Center
The Consortium
Together Colorado
Tri County Health Department

Wendy Zerlin, MD, FAAP
Women's Lobby of Colorado
Yondorf & Associates
Young Invincibles

CC: Gov. John Hickenlooper

Sue Birch, Executive Director of the Department of Health Care Policy and Financing

Gretchen Hammer, Medicaid Director

Sen. Kent Lambert

Sen. Kevin Lundberg

Sen. Dominick Moreno

Rep. Bob Rankin

Rep. Millie Hamner

Rep. Dave Young