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Children's Defense Fund strives for health coverage for all children

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All children should grow up as healthy as they can be — that is the impetus behind the Children's Defense Fund's Children's Health Security Act.

Jim Koppel, director of Children's Defense Fund Minnesota, said his nonprofit will again introduce the act in the 2009 Minnesota Legislature, as well as a federal All Healthy Children Act in the U.S. House and Senate. "We saw an opportunity for systemic change," he said of the health coverage bills. "Medicare for children."

The Children's Health Security Act would ensure that all Minnesota children have access to affordable, quality health care coverage, Koppel said. Currently, 68,000 children in the state have no insurance and thousands more are underinsured, he said.

He said the advantages of the plan are the following:

- Increase eligibility for public health care programs to 300 percent of the Federal Poverty Guideline (\$62,000 annually for a family of four).
- Eliminate premiums, a significant barrier to coverage.
- Eliminate "insurance rules" that keep uninsured and underinsured children from accessing public programs.
- Eliminate administrative barriers.
- Increase reimbursement rates for providers.
- Create efficiencies by streamlining existing programs and pooling children.
- Move away from employer-based coverage.
- Ensure children have coverage no matter where parents work or how much they earn.
- Provide relief to employers.
- Eliminate uncompensated care that drives up health care costs.

"Minnesota traditionally has been a health care leader," Koppel said.

However, he said lawmakers are slow to make big changes unless their constituencies push them. He said 81 percent of Minnesota voters support ensuring all children have health care coverage.

"The motivation is out in the public," he said. "When the public puts enough pressure on and it builds ... you hit a tipping point."

Koppel said that point is near.

"We are ready to make health care more like education," he said. It should be an entitlement, he added.

To pay for the program, the Legislature would have to increase income tax, but such a move would have to be presented in a positive manner.

"You don't talk about taxes or not taxes; you talk about solving problems," he said.

Koppel's presentation Friday afternoon in the Beltrami Electric Community Room was sponsored by the Bemidji State University Social Work Club.