

Why Covering All Kids is the Right Policy for California

It's Good for Kids, our Economy, and the Health of Our State



United Ways of California

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*All Californians benefit when our children have health insurance and receive preventive care. That is why United Ways of California believes we must have policies and funding in place at both the state and federal level to ensure all children have access to healthcare. United Way understands business is the engine of California's economy and we work to help ensure policies to cover children are equitable and help our state's fiscal environment. Here are just a few reasons why **health coverage for all children makes sense for California:***

Children with health insurance are more likely to get the care they need to keep them healthy and productive.

- Kids with health insurance are more likely to get the care they need to ensure healthy development, including preventive care, immunizations to prevent diseases, and basic check-ups with primary care physicians.

Providing children with health coverage and preventive care prevents more serious and costly health problems and saves us all money.

- Uninsured children end up receiving care in emergency rooms, where federal and state law requires treatment. Providing health insurance is more cost-effective because it can prevent more serious health problems from developing.
- Every dollar spent on childhood immunizations will save \$13 down the road.
- Statewide, more than 333,000 preventable child hospitalizations occurred between 2000 and 2005 – at an average cost of \$7,000 per hospitalization. If these children had health coverage, we would have saved \$2.33 billion.

In today's tough economic times, providing healthcare to every California child can help employers, families, and the entire California economy.

- Almost 90% of uninsured children live in families where at least one parent works. In these tough economic times, hard-working families shouldn't have to worry about the health of their children.
- Employers lose up to \$12 billion a year nationally on absenteeism. Ensuring children have access to preventive care could save employers billions of dollars by lowering parents' absenteeism and the resulting loss of productivity.
- California is eligible for \$1 to \$2 from the federal government for every dollar we invest in children's health insurance, a potential gain of billions of dollars.

We put our public and community health in jeopardy if we don't insure our children.

- Children without insurance are in our schools and part of our communities. By providing health insurance to all children, we protect everyone's health and future by treating illnesses earlier and catching serious illnesses before they spread.

United Way knows business leaders are part of the solution, but can't be the whole solution.

- Encouraging a public/private partnership brings together funding from various sources – federal, state, and families. Businesses have a role to play, but shouldn't be viewed as the only funding source to cover uninsured children, especially when it is increasingly difficult to provide insurance to employees.

For more information, www.unitedwaysCA.org.

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- Employers lose up to \$12 billion a year on absenteeism nationally. Ensuring children have access to preventive care could save employers billions of dollars by lowering parents' absenteeism and loss of productivity.
- By enrolling children in public insurance, California could gain billions of federal dollars. The state is eligible for \$1 to \$2 from the federal government for every dollar we invest in children's health insurance.

Providing children with health coverage and preventive care saves us all money by preventing more serious and costly health problems.

- Uninsured children wind up receiving care in the emergency room, where federal and state law requires they be treated. We should provide care in a more cost-effective way by providing health insurance and avoiding more costly health problems.
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Providing children with health insurance will protect the health and the economic future of everyone.

- Children without insurance are in our schools and part of our communities. When they get sick, it puts others at risk of getting sick. By providing health insurance to all children, we are protecting everyone's health and future.

United Way believes business leaders can be part of the solution.

- Encouraging a public/private partnership would bring together funding from a variety of sources – federal, state, and families. United Way, like many business leaders, understands that employers have a role to play - they already insure over 52% of California children - but they shouldn't be viewed as the only funding source to cover uninsured children, especially when it is increasingly difficult to provide insurance to employees.
- A November 2006 United Way poll found that 81% of Californians support covering all kids. Voters think it should be a shared responsibility and that employers should be provided with voluntary ways to participate. Parents should share in cost.

California's recent budget was a disaster for kids' health that highlighted the need for a comprehensive and systemic solution to fund healthcare for all children.

- By potentially causing more than 250,000 uninsured children to lose their health coverage, the recently passed budget brought the total number of uninsured children to 1 million – an increase of 40 percent.
- Children's health should not continue to be hurt by the boom or bust cycle of California's budget.

A budget is about priorities, and kids' health should be a top priority. California lawmakers need get to work early next year to enact a permanent funding source to cover all kids.

- The cost of providing all children with healthcare is a drop in the bucket compared to the state's overall spending.
- Covering the remaining 1 million uninsured children would cost roughly \$400 million annually, which is less than 1/3 of 1 percent of the state's \$144.5 billion annual budget.

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