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Healthy Kids plan a success

S.J. among 25 participants

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An evaluation of three of the state's county-based Healthy Kids insurance programs concludes there have been "consistent and dramatic gains in the well-being of children and families" in the three different settings.

Healthy Kids - available in just 25 counties out of 58 in the state because it requires a local sponsor - insures children for medical, dental and vision care from birth through age 19 who may not qualify for the no-cost Medi-Cal or Healthy Families programs. In San Joaquin County, the annual premium is just \$45 per child when paid upfront.

The study found that, among children enrolled in Healthy Kids for at least a year, their access to care improved significantly; they saw the specialist they needed more frequently both for preventive checkups and sick-child visits; unmet medical needs declined; and the proportion of parents who reported being "very confident" that their children could obtain needed care rose sharply.

The study compiled new data from evaluations of Healthy Kids programs in Los Angeles and San Mateo counties and compared the results with previously released findings from Santa Clara County's program.

"This comprehensive study demonstrates that the Healthy Kids program can serve as a reliable model for effective health-insurance coverage throughout California and beyond," said Chris Trenholm with Mathematica Policy Research, a lead evaluator and author of the policy brief.

San Joaquin County's Healthy Kids program is offered through the Health Plan of San Joaquin (information: (888) 936-7526.) to children in families with annual incomes up to 300 percent of the federal poverty level - \$61,950 for a family of four. There are currently almost 2,600 children enrolled countywide, with a waiting list of 500 for those 6 and older to get coverage. Immediate enrollment is available for children 5 and younger.

"We are excited these studies are being undertaken. It's great we can learn from the success that has been found in other counties," said David Hurst, spokesman for Health Plan of San Joaquin.

"We have every reason to believe that what they found is evident here. The challenge for us in replicating this study is we would have to bring in a research company to find out what (the child's) situation was before they enrolled in Healthy Kids. We can't compare what their health-care experience was before they joined," Hurst said.

Lani Schiff-Ross, program coordinator for the San Joaquin County Children and Families Commission that funds premiums for the Healthy Kids program's youngest enrollees through age 5, said its focus is on prevention - and the effort appears to be working.

"The kids are not going into the emergency room for their first visit. There are more well-baby and well-child checkups," Schiff-Ross said.

"The more they are going to those visits, the more they are learning, and the parents are also learning. It is equipping the parents to become more effective parents. For instance, the kids are seeing a dentist for prevention when they are very young, and that is more effective than having dental surgery when they are 6 or 7 years old," she said.

Before the Healthy Kids programs - made possible through the state's Children's Health Initiatives - many of the children now enrolled were caught in the middle with no insurance because they weren't eligible for Medi-Cal or Healthy Families coverage for the state's poorest residents or didn't have employer-sponsored health benefits through a family member.

Statewide, the programs provide coverage for 85,000 children.

"These latest findings confirm what the Children's Health Initiatives have long believed, that Healthy Kids programs are making a noticeable difference in the lives of the children and families we serve," said Debra Ward, project lead for California's Children's Health Initiatives.

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