

# Santa Cruz Sentinel

## Opinion

### Greg Carter: Every child needs health coverage

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Monday is the first day of national "Cover the Uninsured Week" — a week when the nation will focus on the critical need to provide health coverage for all Americans.

What better time to pledge to ourselves and to our neighbors that we will work together to provide health insurance to each and every child in our county and our state?

Here, in California, this is a tremendous opportunity for our state leaders to address the very real need — and very achievable goal — of providing health coverage for the 800,000 uninsured children in our state.

Health insurance is essential for our children and their health. Countless studies show us that children with health insurance lead healthier lives than those without. They are far more likely to get the care they need because they have access to preventive care, immunizations and basic check-ups. Accordingly, they are less likely to get sick and miss school. Further, health insurance makes sound economic sense as well. For every dollar we spend as a state, we are eligible to receive two dollars in federal matching funds. More critically, health insurance allows access to preventive care, and the medical and dental care necessary to prevent developing medical issues from becoming serious ones. For example, studies show that every dollar spent on childhood immunizations saves \$13 down the road.

However, few of us need studies to prove the importance of health insurance to children. The point is driven home all too often in our everyday lives. How many times have we experienced firsthand the trauma imposed on a mother or father struggling to gain access to medical care for a child in pain when there is no health care coverage? Our commitment to insure all children will eliminate the choice so many parents must now make between spending on medical care and spending on rent.

This is the reason our Santa Cruz business community, including the chambers of commerce, join California's business and community leaders in encouraging state leaders to establish a framework to provide health care coverage for all children.

This goal is within our reach. More than 90 percent of California's 10 million children are currently insured. Through Children's Health Initiatives CHIs — local public/private collaborations — more than 83,000 children are covered, while another 80,000 children have insurance through Medi-Cal and Healthy Families programs.

In Santa Cruz, our local Healthy Kids program, which was launched in July of 2004 by a group of dedicated individuals and organizations, has insured 1,891 children as of April, achieving 82 percent of its goal. Further, they have enrolled or re-enrolled over 3,500 children in Medi-Cal and Healthy Families.

But, for all their merit, CHIs and our local Healthy Kids cannot stand alone. Without the availability of reliable and consistent state funding, the solvency of many CHIs is threatened and many currently insured children are in jeopardy of losing their existing coverage.

Additionally, CHIs cannot reach into every community. Designed to meet local needs, they simply are not equipped to address the needs of an entity as large as California.

Today, we must encourage our state leaders to provide funding to ensure CHIs remain viable. Looking ahead, we must build upon the success of the CHIs to create a seamless statewide network with the capacity and reach to enroll and provide insurance for all children in this state.

The United Way of Santa Cruz County is out in front and actively engaged with other local and state agencies to mobilize business leaders into policy discussions and advocacy. We join United Way in asking the California Legislature to fund increased outreach, streamlined methods and the establishment of the California Healthy Kids Program framework. Most critically, we seek funds for our local programs that have proved their ability to improve health outcomes of children through insurance.

These steps take us closer to our ultimate goal of insuring each and every child.

As we approach "Cover the Uninsured Week," we are confident that our state leaders acknowledge the importance of preserving the health of all children and we are hopeful they will join us in making access to health insurance their priority in the coming term.

*Greg Carter is executive director of the Santa Cruz Chamber of Commerce.*