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Working to ensure our children are insured

Duluth has the dubious honor of coming in first place in the state for the highest number of uninsured children. Nearly one in eight children in Duluth lack health care coverage.

By: **Jana Peterson**, Budgeteer News

While the state of Minnesota ranks third in the nation for the most residents with health insurance, it seems Duluth has the dubious honor of coming in first place in the state for the highest number of uninsured children. Nearly one in eight children in Duluth — 13.74 percent — lack health care coverage, according to a preliminary report released by the Census Bureau's American Community Survey for 2008.*

The same report estimated St. Louis County's percentage of uninsured children at 9.77 percent, while the average for the entire state of Minnesota was 5.4 percent, or about one in 16 children.

The startling children's statistics — particularly Duluth's — have a bright side, however, because they've prompted action both statewide and locally.

On Tuesday, the Minnesota Coalition for Kids Health Coverage announced the launch of HealthyKidsMN.org, a statewide resource that aims to connect families with uninsured children to non-profit agencies that can assist them with eligibility requirements and enrollment into state-sponsored health care coverage options, such as Medical Assistance and MinnesotaCare, along with other programs.

The local partners in the statewide drive are Generations Healthcare Initiatives and the Lake Superior Community Health Center. Generations is running an outreach program for families, which basically directs them to LSCHC's Health Care Access office.

"One of the biggest challenges our coalition faces is getting the message out that, even if you work, your uninsured children may still qualify for free or reduced-cost health coverage from the state," said Debra Holmgren, executive director of lead Coalition partner Portico Healthnet of St. Paul.

In fact, even if an employer covers more than half the cost of health insurance for employees — but not their families — the employee's spouse and children may be eligible for state-sponsored health insurance.

"We're seeing lots of working families without insurance," said Peggy Ostman, health coverage outreach coordinator for Generations. "Either insurance is too expensive for them through their employer, or many families have had one or more adults laid off. That's a huge issue."

Ostman said many people are simply unaware that they or their children could qualify for Medical Assistance or MinnesotaCare. As an example, she cited income guidelines for a family of three (two adults and one child):

- A child up to age 2, in a family of three, can qualify for Medical Assistance with a gross income of \$51,276 per year, or \$4,273 per month. People may qualify for Medical Assistance even if they have other insurance coverage if they meet the income and asset guidelines. (There are no asset limits for pregnant women and children, and a pregnant woman counts as two family members.) The Medical Assistance would then be a secondary payer after their private insurance, and may pay the premium for their private insurance so they can continue that coverage.
- Income guidelines drop for Medical Assistance as children grow older. A family of three with a child between the ages of 2 and 18 can earn up to only \$27,480 annually, or \$2,290 a month.
- However, a family with a child between the ages of 2 and 21 could qualify for MinnesotaCare at an income of \$50,376 a year, or \$4,198 a month.

"MinnesotaCare is designed for working families, essentially to meet the needs of those who are not offered or cannot afford insurance through an employer, yet make too much to qualify for Medical Assistance," Ostman said. "And they don't look at pre-existing conditions."

While MinnesotaCare is generally only available to those who have been uninsured for at least four months, there is even an exception to that rule: underinsured children of families below 150 percent of federal poverty guidelines (\$27,480 per year gross income for a family of three) do not have a waiting period.

Confused yet? Say hello to the Health Care Access office.

This service (provided by Lake Superior Community Health Center) will walk you through the process of first determining what programs — if any — you qualify for; next they will help you apply for those programs.

"Anyone who calls [the Health Care Access Office] will be screened right on the phone and then they will set up an appointment if it appears we can help," Ostman said. "These services are free and available to anyone, regardless of where they live or what their income level is."

Programs are not limited to MinnesotaCare and Medical Assistance either, Ostman noted.

"If you don't qualify for one of those, we can also help people apply for prescription assistance through the pharmaceutical companies. Or we have a local program called ShareCare, which gives Twin Ports-area residents without insurance a discount at providers that don't normally offer a sliding fee," she said, adding that a number of Duluth clinics, including some specialty clinics, participate in the program. "ShareCare works really well for people who are waiting [to be enrolled into a health care coverage or insurance program] or who don't qualify for anything else."

The Health Care Access office can also help people apply for local providers' assistance programs, if outstanding medical debts are from the past year or so, Ostman said.

What would be the outreach coordinator's one message to families with uninsured children?

"Pick up the phone," she said. "Even if you've just lost coverage and you don't think you're eligible for anything, call the Health Care Access office."

Ostman said there is about a three-month processing time for MinnesotaCare applications currently, so it's even more imperative for people to apply promptly.

**State Demographer Tom Gillespy told Minnesota Public Radio that the information is only a survey. While released by the Census Bureau, it doesn't have the statistical quality of the 10-year count because the number of people surveyed is much smaller, meaning the margin of error can be much higher.*

Editor's note: Are you uninsured but working for a small business with 50 or fewer employees in the Duluth area? If your employer is interested in enrolling, you might qualify for the local, very affordable, HealthShare health care coverage program. Read last weekend's story online at DuluthBudgeteer.com.

NEWS TO USE

Any family with children who are uninsured should call the Health Care Access office at (218) 722-9650; Wisconsin residents call (715) 392-1955. The Health Care Access office is a free program of the Lake Superior Community Health Center, 4325 Grand Ave., Duluth, or 3600 Tower Ave., Superior.

You can also visit HealthyKidsMN.org for statewide Minnesota contact information. The site also contains a wealth of easy-to-understand information, presented in English and Spanish, on Minnesota's various subsidized health coverage options. Calls can be conducted in a variety of languages, including English, Spanish, Somali, Hmong and French.

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