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WCCF Celebrates Passage of Landmark Health Reform Package

The Wisconsin Council on Children and Families applauds Sunday's passage by the U.S. House of Representatives of landmark health care reform legislation, paving the way for the package to be signed into law by President Obama.

"This reform package represents an important step toward the ultimate goal of extending health care coverage to every child and family in Wisconsin and in the nation," said WCCF Executive Director Ken Taylor. "We are delighted to see the federal government make this important commitment to the pursuit of that goal—a goal toward which Wisconsin has already made great progress."

While the bill isn't perfect from the child advocate's perspective, it represents a major victory for children and families because it delivers what families need most: affordable, reliable health coverage that will not disappear if they lose a job or get sick.

The Congressional Budget Office (CBO) estimates that the bill will reduce the number of uninsured Americans by 32 million by 2019. The nonpartisan CBO also calculates that the bill would reduce the federal deficit by \$138 billion over the next 10 years.

The following are some highlights of the portions of the bill relating to health care for children and families. The bill:

- makes coverage more affordable for middle class families by boosting their bargaining power through health insurance buying pools ("exchanges") and by providing tax credits to those who need extra help.
- ensures that losing a job no longer means families also have to worry about becoming uninsured.
- continues BadgerCare Plus, which has successfully worked in partnership with Medicaid to cover more than 438,000 kids in Wisconsin.
- extends the Children's Health Insurance Program (CHIP) through 2019, and includes funding for it through 2015.
- requires insurance companies to provide pediatrician-recommended care for children so they can grow and thrive.
- ends insurance companies' discrimination based on pre-existing conditions. Starting right away, children who have insurance can't be denied coverage for a pre-existing condition.

- increases Medicaid reimbursement rates for primary care to Medicare levels during 2013 and 2014, with the federal government covering the full cost of those rate increases.
- significantly expands coverage of parents and childless adults in most states by expanding Medicaid up to 133 percent of the poverty level. (In Wisconsin, this would have little or no affect for parent coverage, but would improve the benefits package for childless adults in the Core Plan and would cover most of the people on the waiting list, though not for several years.)
- allows parents to keep their college-age children (up to age 26) on their family health plans.
- makes a number of important investments in children's health initiatives, such as a grant program to support school-based health centers, an oral health prevention campaign that includes school based dental sealant programs, and funding to states to develop and implement evidence-based Maternal, Infant and Early Childhood Visitation models.

Jon Peacock, WCCF's research director, noted that one concern of child advocates is that the final bill provides smaller subsidies for low-income families than the previous House bill. "Low-income families who get coverage through the new health insurance exchanges rather than in BadgerCare Plus could have somewhat higher premiums, and much higher co-pays and deductibles than they now have in BadgerCare Plus," Peacock said.

In light of the potential for significantly higher cost-sharing, Taylor said advocates would work hard to ensure that the new law is implemented in a way that doesn't erode Wisconsin's BadgerCare Plus coverage and make health insurance less affordable to families who are now in the state program.

"Ensuring that all of Wisconsin's children and families have access to high-quality, affordable health care has long been one of the Council's highest priorities," Taylor said. "We look forward to working with state lawmakers and Wisconsin's Congressional delegation to seek further improvements to our health care system."

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