

# Increasing Health Insurance Coverage for Children:

Roles and Opportunities for PA Legal Service Organizations

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## Background

Pennsylvania has a history of providing health insurance coverage to children. Since 2006, the Commonwealth has provided a publicly-funded option for quality health insurance for all children under 19 who are legal and permanent residents. This coverage, through either Medicaid or the Children’s Health Insurance Program (CHIP), is free or subsidized for some at low-cost.

However, a small but significant percentage of eligible children are not enrolled. This is harmful. Studies show children without insurance have unmet physical or behavioral health care needs, and miss more school days compared to their insured peers. Connecting children to health care services through information and appropriate referrals can have a profound effect.

Legal service organizations that serve vulnerable populations can play a critical role in identifying eligible but uninsured children. With the implementation of the Affordable Care Act and the expansion of individual coverage coupled with existing coverage programs for children, the timing for outreach through your contact with families could not be better.

We know that many services provided through legal aid offices are not related to public benefits and staff deal with **many** matters in the course of their everyday business. This project is designed to provide informational materials and referral resources to share with clients.

## What Is The Project?

The Pennsylvania Health Law Project (PHLP) received funding from the federal government and the PA IOLTA Board of the Pennsylvania Supreme Court to educate and assist influential family-serving professionals about the new application and enrollment systems for health insurance. PHLP with input from Pennsylvania Legal Aid Network (PLAN) is encouraging legal services staff to attend our trainings about 1) the availability of children’s health insurance, 2) how to inform families about coverage options, and 3) places to refer families who need assistance applying for or renewing their coverage. PHLP will provide legal services staff with outreach materials such as

posters, flyers, brochures and palm cards in English and Spanish as well as referral sources for application assistance. PHLP will also provide technical assistance and supports.

For each of the **regional legal aid programs that are part of the PLAN Network**, PHLP will:

- Provide in-person in-depth training for legal services staff and community stakeholders on the rules, regulations, process, policies and procedures for submitting applications and renewals about the health insurance options available for children and their families,
- Distribute literacy appropriate consumer education and outreach materials, and share strategies and tactics to reach families of eligible but not enrolled children,
- Conduct periodic conference calls and webinars to provide updates, support and technical assistance where needed, and
- Accept referrals to PHLP Helpline staff as back-up support for applications and renewals that do not process correctly and for instances where children cannot access appropriate health care services

Through PA IOLTA Board funding, PHLP will offer components of this same training to **PA IOLTA-funded legal service programs**.

Trainings will begin in the fall of 2013.

## **What Can (Should) Legal Services Do To Get Kids Covered?**

First and foremost, legal services can share information about access to healthcare. PHLP is also asking programs to:

- Ask families about their child's current health insurance coverage,
- Provide outreach information about where to obtain coverage to families without insurance,
- Conduct outreach activities—e.g., making brochures available, hanging posters,
- Assign staff to be trained on the details of enrollment and renewal,
- Encourage staff to participate in periodic conference calls with PHLP and other court jurisdictions to assess progress and discuss barriers, and
- Assess, where practical, the impact of providing information and referrals

## **Next Steps**

Legal service programs interested in more information or in participating in this project should contact Ann Bacharach, Special Projects Director at PHLP: [abacharach@phlp.org](mailto:abacharach@phlp.org) or 215-625-3596.