Policy Alternatives

Introduction

In the previous two sections, we presented information on the parameters of the problem of uninsured children and what states and localities are doing to address this problem. In this section we discuss some of the policy implications of the information presented.

Policy considerations

When selecting which policy alternatives to adopt, it is important to consider whether a particular program or policy fits the unique characteristics of a specific state or locality. Programs or policies must be considered along several dimensions:

- **Promise**:

    o   What benefits can we expect to gain from implementing this program?

    o   Does its approach fit with our community values?

- **Efficacy**:

    o   Is there research evidence that this program works and is appropriate for the population group to be targeted in a given community?

- **Feasibility**:

    o   Does our state or community have the human, economic, and social resources to carry out this program?

- **Cost/Benefit**:

    o   Can we afford to implement this program or policy?

    o   Will the benefits the community gains offset the costs?

- **Sustainability**:

    o   Does the community have the resources and will to sustain this policy or program over time?

The final article presents policy alternatives from the experts and information about localities where these policies have been implemented. For additional information on policy alternatives, we refer you to the Access to Health Care Coalition, whose series of reports entitled "Closing the Gaps: Access to Health Care in Michigan" present valuable infomation about insurance trends in Michigan, with a particular focus on Detroit and Southeast Michigan. Information about the coalition and how to contact them is included in the **Additional Resources** section at the end of this report. Information about cost estimates for covering the uninsured can be found on the web in the recent report: Hadley, J. & Holohan, J. (2003). Covering the uninsured: How much would it cost? *Health Affairs Web Exclusive*. June 4. Available online at http://content.healthaffairs.org/cgi/reprint/hlthaff.w3.250v1/pdf.

It is important to remember that many of the alternatives presented here still require validation by evaluation of their efficacy. For this reason, our primary policy recommendation is this: ***All funded program initiatives should be required to have a credible evaluation component with sufficient resources to carry it out.***