

# Executive Summary

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Today in Michigan, some 8.1% of children are without health insurance coverage. Ethnic minority children are disproportionately represented in this group, and approximately 136,000 children from low-income families remain uninsured, despite the fact that virtually all of them are eligible for public insurance. These data indicate that Michigan still has work to do to ensure that all children have access to the benefits of health insurance coverage. This briefing report explores in more detail the question of access to health coverage for children, some of the possible reasons for the continuing gaps in coverage, and what states, including Michigan, and local communities are doing to address the problem of lack of insurance. It describes the ongoing evaluation of program effectiveness for various options and presents policy alternatives from the experts.

The first three articles and the insert handout present background information to help us understand who is uninsured, what Michigan citizens believe about the issue, and how the federal and state governments are responding to the problem. **Profile of the Uninsured in Michigan**, presents the latest data on how many children are uninsured, and who they are. **Michigan Citizen's Perspectives on Children's Health** and the insert produced by the Skillman Foundation, present results from two surveys of Michigan residents asking them about the importance of various health issues for children. These surveys, one of the entire state and the other of Southeast Michigan, indicate that Michigan residents view access to health care for children as an important issue overall, but that regional differences emerge over specific aspects of the problem. The third article, **The State Children's Health Insurance Program (SCHIP)**, describes the major federal-state initiative to expand insurance coverage to more children in low-income families, with particular emphasis on the Michigan program, **MI Child/Healthy Kids**.

The next three articles by national and state experts describe state and local initiatives to enhance health coverage for children. In **SCHIP Turns Five: Gaining Ground but Not Enough**, Ian Hill, Health Policy Analyst, presents information from the national evaluation of SCHIP. This study of 13 states, including Michigan, indicates that progress is being made in reducing rates of uninsurance among "near-poor" children, who are the target of SCHIP, and that states have used the flexibility of the program to address unique needs of their communities. However, challenges remain. The uninsurance rate among poor children is stagnating and states are facing record budget deficits that may place recent gains in jeopardy. In **Breaking Down Barriers to Enrollment in Public Health Insurance: Eastside Access Partnership**, Dr. Richard Lichtenstein and Ms. Penni Johnson describe the development of an innovative community-based outreach and enrollment initiative that uses a combination of public education and customer service training to reduce barriers to enrollment. Finally, in **Health Care Access and Community Partnership: Muskegon's Access Health**, Vondie Moore Woodbury describes a promising initiative to expand health coverage to low-income working families and small businesses in Muskegon County using public and private funding. Both of these initiatives, while promising, are still being evaluated as to their effectiveness.

Finally, **Policy Alternatives and Recommendations** presents policy alternatives derived from the experts in this briefing report and includes information on other localities that are experimenting with these alternatives.

**Snapshots of Promising Programs** presents brief summaries of the local initiatives in Michigan, including the two described in this brief.

**Additional Resources** offers sources for obtaining more detailed information or in depth analysis of material presented here.

**Glossary** defines technical terms used in this report.