



Speaking for Children

What's best for our youngest children is best for everyone!

An Ounce of Prevention

Remember when your grandmother used to say, "An ounce of prevention is worth a pound of cure"? That's certainly true with children's health insurance. Children without health insurance are five times more likely to use the emergency room for their medical care than children with health insurance. The cost of insuring a child averages \$100 a month, but one emergency room visit averages \$435.

This financial cost is only one small piece of what we lose when a child is uninsured. A child's brain grows to 90% of its capacity during first five years. These are the years that contribute most to who a child becomes as an adult. Children who get a healthy start just do better in life.

Children with health insurance are much more likely to have a doctor or health center to follow the progress of their development. In important, frequent "well child" visits, infants, toddlers and preschoolers are evaluated carefully and immunized against childhood diseases. Their height and weight are measured. Their hearing, vision, and oral health are checked.

Well-child visits are also key times for communication between medical providers and parents. Parents are given information about normal development, nutrition, sleep, safety, infectious diseases that are "going around," and other topics like the importance of playing, talking, and reading with children to help their development and to help them prepare for going to school.

Children without health insurance, who miss out on this early healthcare, can be affected for life. Stud-

ies show that they are not as healthy as insured children. Later, they miss more school. If they have vision, hearing, developmental, or other problems that are not identified until they start school, they will have already missed many opportunities for learning. Uninsured children are starting life behind other children who have received the support they needed to develop to their full potential.



To assure that the Bay Area's youngest children do develop to their fullest potential, the 12 Bay Area First 5 Commissions helped nearly 21,000 children ages birth to 5 gain access to health insurance in 2007-08. First 5 Sonoma County helped 3,820 local children from birth to age 5 access health care.

Healthy Kids Sonoma County 1-800-427-8982

Most Sonoma County children without health insurance qualify for no- or low-cost health insurance. Working families may qualify, too. Local help for families to apply for health insurance programs for their children (birth-19 years) and pregnant women. Programs include **Healthy Families**, **Medi-Cal for Children and Pregnant Women**, **AIM**, **Kaiser Child Health Program**, and **Partnership Health Plan**. Must meet requirements. Spanish spoken.

Helping Kids Benefit from Healthy Families

Public health insurance programs, like Healthy Families, are a lifeline for children who might otherwise be uninsured, especially kids with chronic conditions like asthma. Most uninsured children come from families where at least one parent works full time with earnings too low to afford private health insurance but too high for Medi-Cal (which covers California's lowest-income children).



These children may be eligible for Healthy Families, a state- and federally funded program that provides medical, dental, and vision coverage to more than 900,000 children in California. It is the second largest provider of public

health coverage for children in the state (Medi-Cal is largest).

Late in 2008, Healthy Families administrators recognized that the program would be out of money before year end, because the failing economy was bringing so many more children into the program than had been budgeted for. The plan was to stop enrollments and put any additional children on a waiting list.

First 5 commissions stepped forward with nearly \$16 million to bail out the Healthy Families program and allow the additional children (ages birth to 5) to get coverage.

- Of that \$16 million, Bay Area First 5 commissions contributed \$2.1 million to prevent 65,000 California children birth to 5 from being put on the Healthy Families waiting list
- First 5 Sonoma County contributed more than \$251,000 to assure that 1,048 Sonoma County children will receive Healthy Families coverage.

Sonoma County's Safety Net for Uninsured Children

Unfortunately, Medi-Cal and Healthy Families don't cover every uninsured low-income child; yet, in Sonoma County more than 98% of children birth to age 5 have healthcare coverage. First 5 Sonoma County and a coalition of community partners launched Healthy Kids Sonoma County to get kids into coverage they are eligible for, and to provide immediate access to health care and health insurance for children of low-income families not eligible for existing publicly funded programs.

In June 2005, comprehensive insurance coverage was acquired through Partnership Health Plan to cover children from birth to 18, and First 5 Sonoma County committed to cover five years of insurance premiums for children from birth to age 5.

- Since the program began, First 5 Sonoma County has contributed \$983,000 to connect families with appropriate insurance for their children.
- 23 Certified Application Assistants reach out into the community to locate uninsured children and assist their families with the complex application process
- More than 23,000 children, birth to 19, have been enrolled into health insurance since May of 2005
- Currently in Sonoma County, approximately 25,000 children are covered by Medi-Cal, and 12,000 are insured by the Healthy Families Program
- 3,700 children who do not qualify for state programs receive insurance through Healthy Kids.

"An Ounce of Prevention" adapted from "Report: Kids with Health Insurance Get Needed Care, while Uninsured Kids Go Without:" www.CoverTheUninsured.org and Medline Plus, a service of the U.S. National Library of Medicine and the National Institutes of Health <http://medlineplus.gov>

About First 5 Sonoma County

First 5 Sonoma County funds children's health insurance and programs that improve childcare quality, help children succeed in school, and help parents provide safe and nurturing environments for their children. For more information on *First 5 Sonoma County* and its programs, please call 565-6626 or visit www.first5sonomacounty.org