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Build right program to insure all Iowa kids

THE REGISTER'S EDITORIAL • MARCH 20, 2008

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To mandate or not to mandate?

That is the question before Iowa lawmakers as they negotiate proposals to expand health insurance for Iowa children. They are considering whether the state should pass a law requiring parents to secure health insurance for their kids.

But a mandate is not where lawmakers should be focusing their energies. Indeed, such a controversial proposal risks complicating or even derailing the important task of getting more Iowa children access to health care.

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Recently, the Iowa House passed health-reform legislation that does not include a mandate. If the requirement had been included, it's unlikely the bill would have passed 97 to 0. Reps. Ro Foege, a Mount Vernon Democrat, and Linda Upmeyer, a Garner Republican, who shepherded the bill in the House, said such a requirement is unnecessary. It also would be difficult to enforce.

Sen. Jack Hatch, a Des Moines Democrat and architect of the health-care-reform legislation in the Senate, is pushing for a mandate. On Wednesday, the Senate Appropriations Committee passed an amendment requiring, by 2011, that parents prove their children are insured.

Hatch says a requirement has wide support and is needed to ensure universal coverage of children.

"We're not going to do a voluntary thing," he said during an interview earlier this week.

But the "voluntary thing" has worked well in other states.

Efforts to expand coverage in Pennsylvania resulted in the state enrolling 16,000 additional children in health-insurance programs. Massachusetts enrolled 40,000 more children.

In 2005, Illinois Gov. Rod Blagojevich embarked on a mission to get all children covered. His vision resulted in the state's All Kids program, which offers health insurance to all children, regardless of immigration status or family income. Illinois also aggressively marketed and advertised the program to get children signed up.

The state adhered to the marketing principle that people need to be exposed to something seven times, said John Bouman of the Sargent Shriver National Center on Poverty Law in Chicago.

The All Kids program is simple for families to understand. No parents wonder whether their child is eligible because all children are eligible. Higher-income families pay higher premiums, and state dollars are used to cover undocumented children. The coverage is comprehensive and includes prescription drugs, eyeglasses and dental care.

The program went into effect in 2006 and has enrolled 200,000 additional children.

None of these states has a law requiring parents to purchase insurance for children. Iowa doesn't need one, either.

What Iowa needs is a plan that offers comprehensive health-insurance coverage to all children - including

ANOTHER VIEW

According to a recent AARP survey, Iowans are worried about health-care costs and access and want Iowa lawmakers to take action. Nearly 70 percent of the 800 Iowans surveyed strongly or somewhat support lawmakers imposing a requirement that parents insure children.

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those who don't reside here legally. Undocumented children are here through no fault of their own, and without preventive care such as vaccinations, their health problems can affect other children in day cares, schools or other settings.



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Iowa's program should be easy to understand and should include an ambitious outreach plan. It should be easy to enroll children and keep them enrolled.

"If you build it right, they will come," said Cindy Mann, executive director of the Center for Children and Families in Washington, D.C. "And they will come in droves."

To achieve the goal of getting all Iowa children covered, Iowa lawmakers should focus on building the insurance program the right way, not debating whether parents should be forced to purchase it.

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