



Americans Reachable Through Existing Public Programs

Nearly one-third of the uninsured are reachable through existing public programs.

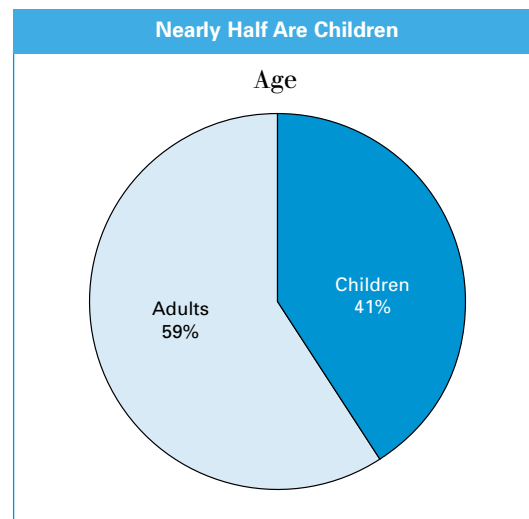
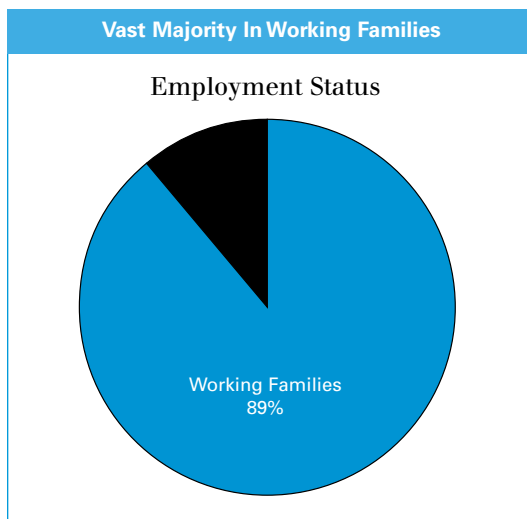
Of the 44.7 million non-elderly uninsured individuals identified in the 2004 Census Current Population Survey (CPS) data, nearly one-third – almost 14 million – were reachable through existing government health programs such as Medicaid and the State Children’s Health Insurance Program (SCHIP) under current rules.

The Actuarial Research Corporation (ARC) estimates that about 9 million of these individuals actually were enrolled in Medicaid during the year, but were categorized as uninsured in the Census survey. In the latest Census health insurance report, the Census Bureau acknowledges that the survey “...underreports Medicare and Medicaid coverage compared with enrollment and participation data from the Centers for Medicare and Medicaid Services (CMS)”

According to ARC, this “Medicaid undercount” leads to an over-assessment of the uninsured population and needs to be taken into consideration when developing uninsured estimates. While this view is shared by some policy analysts, others disagree and there is no consensus. It is important that this issue be resolved so that targeted solutions for the uninsured can be developed based on the most accurate data possible.

Among uninsured individuals eligible for public programs, but not enrolled during the year: 89 percent were in working families, 41 percent were children under the age of 18 who could be enrolled in Medicaid and/or SCHIP, and 44 percent were Hispanic.

Snapshot Of Unenrolled Medicaid/SCHIP Eligibles



Source: Actuarial Research Corporation (ARC) analysis of March 2004 CPS data (CY2003)

There are several reasons for the lack of enrollment in public programs. Some may be unaware they are eligible for these programs. Others may perceive a stigma associated with government programs. Still others may be unable to maneuver through complicated application procedures, extensive paperwork and language barriers.

Blue Cross and Blue Shield initiatives that encourage participation:

Blue Cross of California provides free health information through Spanish-speaking representatives at the Mexican Consulate's "Ventanilla de Salud" (Health Window). The Health Window helps consumers understand the coverage options available to them through California's Healthy Families (SCHIP) and Medi-Cal programs and how to apply for them. In addition, the program benefits thousands of Mexicans living in California who now are encouraged to apply for private health insurance.

Blue Cross and Blue Shield of Alabama administers Alabama's State Children's Health Insurance Program (SCHIP) while offering, through the Alabama Child Caring Foundation, free coverage to low-income children who are ineligible for state-funded programs. Benefits include outpatient visits and procedures, immunizations, emergency care, vision care and drugs administered in an outpatient setting. Since the Foundation was established in 1987, 47,000 previously uninsured children have been covered.

Wellmark Blue Cross and Blue Shield supports Iowa's State Children's Health Insurance Program (SCHIP) by covering eligible children in those counties where no managed care plans exist, while its affiliated private charity, The Wellmark Foundation, awards nearly \$1 million annually in grants to community healthcare initiatives in Iowa and South Dakota. The Foundation provides first-dollar, or seed money, to non-profit organizations to help local communities establish or expand healthcare projects that impact health status.