

News Release

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Healthy Kids = Successful Kids; BadgerCare Can Help!

Getting school supplies, adjusting to a new morning routine, doing homework again, meeting new friends, and joining sports teams and after school clubs: it all adds up to make heading back to school a busy time for children and families. But area health officials want to make sure parents don't forget to set aside a few minutes to explore options for free/low-cost quality healthcare.

Health insurance can give students the healthy start they need to begin the school year right, so looking into BadgerCare really needs to be on your family's back-to-school list this summer. Families in Wisconsin who are uninsured, underinsured or spending huge amounts of their income on health insurance should explore BadgerCare as an option.

BadgerCare is a comprehensive health care program for families that covers eyeglasses, immunizations, sports physicals, speech therapy, doctor and hospital visits, prescriptions and more. BadgerCare is available at little or no cost to families earning up to 185% of the federal poverty line. A family of three, for example, earning nearly \$30,000 can qualify; the income limit is nearly \$36,000 for a family of four.

Students who receive free or reduced-price meals – about 30 percent of the state's school children – are income-eligible for the BadgerCare family health plan if they lack health coverage. We know the schools are doing a good job with enrolling kids in the lunch program, now we need to make sure kids are getting the health care they are eligible for. In Manitowoc County, 21 percent of school children were enrolled in the free/reduced price lunch program last year.

Although helping children avoid hunger assists them in reaching their full potential as students, they can quickly fall behind if they are too sick to go to school and unable to get the medical care they need. Even when children are in class, many will be driven to distraction and likely to underachieve if they cannot see the blackboard or hear their teacher because they lack medical coverage for new glasses or have hearing challenges.

An estimated 85,000 children in Wisconsin were without health insurance in 2003, with half of them likely eligible for BadgerCare.

Research released earlier this month by the Robert Wood Johnson Foundation shows that kids who lack health insurance are less likely to get any medical care at all, much less the medical care they need, and are less likely to have a personal doctor than kids who have health insurance.

In Wisconsin in 2003:

- 25.6% of children without health insurance received no medical care, compared to 15% of children with health insurance.
- Children without health insurance were three times more likely (1.7% vs. .5%) to have not received all the medical care they needed compared to those with health insurance.
- 39.5% of children without health insurance did not have a personal doctor or nurse, compared to 11.8% of children with health insurance.

“Bottom line: health insurance makes a big difference when it comes to keeping kids healthy,” said Michael Jacob, project coordinator for Covering Kids and Families – Wisconsin, a coalition based at the University of Wisconsin that seeks to get kids and families enrolled in the health insurance programs they are eligible for.

BadgerCare and other Family Medicaid health plans for children and their families now provide free or low-cost health insurance for more than 517,000 residents statewide, nearly 90,000 through BadgerCare. About 6,346 Manitowoc County residents were enrolled in BadgerCare and Family Medicaid programs as of June 2005. Yet, thousands more families who may be eligible for these free benefits are not enrolled.

The coverage could cost nothing out-of-pocket for families with annual incomes below 150 percent of poverty guidelines (\$24,135 a year for a family of three, or \$29,025 for four-person families).

Above the premium-free income levels, families are expected to pay five percent of their family’s income. Public health advocates believe such premiums are a good value, however, because of BadgerCare’s broad coverage. The plan covers hospital and doctor bills, dental work, drug prescriptions, eyeglasses and many other needs – all at no added cost to the consumer.

Something as simple as new eyeglasses could really turn around a struggling child’s performance in school. These kids are our future workers, homeowners, neighbors and community leaders. By helping to build stronger community members together we help build a stronger community.

To apply for BadgerCare, call or visit the Manitowoc County Human Services Department located at the Job Center at 3733 Dewey Street. Their phone number is 683-2888. Information is also available at the State Department of Health and Family Services web site at <http://www.dhfs.state.wi.us/badgercare/index.htm>

UW-Extension is participating in the national Covering Kids and Families initiative, funded by the Robert Wood Johnson Foundation. More information about the Wisconsin effort can be found at www.ckfwi.org.

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