



NCLR

National
Congress of
American
Indians

Health Coverage for *All* Children: What Must Be Included in National Health Care Reform Legislation

Every step we take to improve the lives of children and families strengthens America. Our nation's future – especially our economic security -- requires real health care reform for everyone in America in 2009. To make President Obama's promise of coverage for *all* children in America a reality in 2009, health care reform must incorporate the following changes system-wide:

- 1. Coverage Must Be *Affordable*:** Establish a national eligibility floor of 300 percent of the federal poverty level for all children and pregnant women, with an affordable sliding scale buy-in above that level.
- 2. Children and Pregnant Women Must Have Access to *Comprehensive Benefits*:** Guarantee every child and pregnant woman timely access to all medically necessary services and products to maximize health and development with:
 - Emphasis on prevention and early detection and treatment
 - No pre-existing condition exclusion or waiting period
 - Appropriate post-partum coverage
 - Quality, age-appropriate providers in their communities
 - Culturally and linguistically appropriate services to ensure families receive the care for which they are eligible.
 - Protection of access to care regardless of race, ethnicity or national origin.
- 3. The System Must Be *Simple, Seamless and Equitable*:** To ensure children get enrolled and stay enrolled:
 - A short, simple, understandable application form must be uniformly used and barriers such as asset tests, waiting lists, and other barriers that delay or limit enrollment must be prohibited.
 - Automatic enrollment: All opportunities to identify and enroll children should be utilized, including at birth, enrollment in school, participation in child-serving programs and in health settings.
 - Presumptive eligibility: An uninsured child should be presumed eligible for coverage at point of service.
 - Twelve-month continuous enrollment with automatic renewal: Children's coverage should be guaranteed for a full year regardless of family income changes and renewal processes, including verification of income, must utilize all available technology to minimize burdens on families.