

Scenario #11 – Emily Webb, Single uninsured mother with a child in the SCHIP program

Emily is 29 years old; her son, Billy, is age 7. They live in federally subsidized housing, receive food stamps, and Billy is currently enrolled in the State Child Health Insurance Program (SCHIP). Recent changes to the criteria may put his participation in jeopardy.

Billy is currently receiving services for a learning disability and neurological problems as a result of spiking fevers he had as an infant. He takes several expensive prescription drugs.

Emily is in a welfare-to-work program, studying to be a dental technician. She has only six months to go before has her certificate and can work under supervision in a nearby dental office. She will not qualify for medical benefits until she's been there six months and is worried that with her success in the work world, she will be giving up supportive programs, like SCHIP, that have made all the difference to her and Billy.

Emily does not currently have insurance and is still making payments to the hospital for Billy's five-day stay in the Intensive Care Unit shortly after he was born. She has worked with a credit counselor in order to stop the calls from the collection agencies that the hospital and doctors engaged. Until she found SCHIP, she and Billy both used the emergency room as their primary source of medical services. An emergency room doctor referred Emily to a pharmaceutical "mercy" program.

Washington State SCHIP Program

Infants through teenagers can receive free or low-cost health insurance. Many families in Washington State qualify and don't know it. The programs are flexible and cover kids in many types of households:

- Kids with single parents
- Kids with working parents
- Kids living with grandparents, other family or friends
- Kids with two parents
- Young adults (under 19) living on their own
- Non-citizen kids
- Kids with pre-existing medical conditions

Qualifying income standards

Income levels are effective 4/1/07 through 3/31/08. If your monthly family income is close to the amounts on the chart, your kids may qualify for free or low-cost health insurance. Even if your income is above these amounts, we still encourage you to call 1-877-KIDS-NOW

Number of People in Family (includes parents & children)	Medicaid	SCHIP
	Free Health Insurance (approx. income per month)	Low-cost Health Insurance (approx. income per month)
1	Up to \$1,702	\$1,703 to \$2,128
2	Up to \$2,282	\$2,283 to \$2,853
3	Up to \$2,862	\$2,863 to \$3,578
4	Up to \$3,442	\$3,443 to \$4,303
5	Up to \$4,022	\$4,023 to \$5,028
More	Add \$580 for each additional family member	Add \$725 for each additional family member

Income levels are effective 4/1/07 through 3/31/08. This chart deals with health insurance for only children under 19.

Don't think of a sick child

President Bush wants to leave American families to the mercy of profit-run healthcare -- a practical and moral failure. By George Lakoff and Glenn W. Smith (Oct. 20, 2007)

George W. Bush doesn't want you to think of a sick child. He wants you straining your eyes on the fine print of policies, puzzling over the nuances of coverage -- whether you can afford premiums for basic, catastrophic, comprehensive or limited health insurance. Last week on "Real Time With Bill Maher," even Tucker Carlson kind of got it right, saying, "No one child is a metaphor -- he's a kid!" That's the point. They're all kids, each one, one by one. The question is, do you care?

The actuaries don't. And can't. Health insurance companies make their money by denying care. They maximize profit by authorizing as little care as they can get away with. That's what all those administrative costs -- as high as 30 percent -- and all that paperwork are mostly about. It takes a lot of people to justify denying care.

It's the opposite of the way the market is supposed to work: Make more money by delivering more product. The health insurance industry makes more money by delivering less product. It maximizes profits by minimizing care. Profit-run medicine is not, and cannot be, full care. What is needed is patient- and doctor-run medicine. The State Children's Health Insurance Program (SCHIP) is just that. Our children need care. Our doctors provide it. The government handles the transactions, period. And we pay a lot less and get a lot more, because there are virtually no administrative costs and no profits being taken by outsiders.

Profit-maximizing insurance, as opposed to doctor-provided care, forces the nation to choose among its children: who will get care and who won't, who will suffer and who won't, who will live and who will die.

Bush and his conservative allies don't want us to see sick children, just as they don't want us to see those bodies in bags coming back from Iraq. They're in the habit of sweeping our human casualties under the rug.

But Americans are a compassionate people. We do care about sick children. We do care about our dead and wounded vets and their families. We do care about victims of Hurricane Katrina. Empathy and compassion are what this country is about. America is about caring for one another, about being in the same boat, about being a national family. It is not about profiting from someone else's suffering, especially if that someone else is a child.

Government in America has a sacred moral mission to protect us, its citizens. Protection means more than the military and the police. It means worker protection, consumer protection, environmental protection and Social Security. And it means health security.

President Bush warns us against "government-run" healthcare, which is anything but government run. In SCHIP, the government doesn't deliver care, it enables it. It directs payments. Bush wants to leave the nation's children -- and the rest of us -- to the mercy of profit-run healthcare. The reason we need SCHIP is that profit-run healthcare has failed.

When children in your family fall sick, you don't look away. You make sure they are cared for and get better. That's the way the American family should also work.

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