

JUL 31, 2001

SANTA CLARA COUNTY CHILDREN'S HEALTH INITIATIVE

Kids' insurance program proves a healthy success



Medical assistant Hien Nguyen, left, looks through medical files while Thuy Nguyen and her 6-month-old daughter, Jenny Duong, wait to see a doctor at San Jose's Premiere Care Doctors Group.

JOANNE HOYOUNG LEE — MERCURY NEWS PHOTOGRAPHS

FIRST SUCH PLAN IN U.S.
ENROLLS 15,000 SO FAR,
ATTRACTS 100 EACH WEEKDAY

By Michelle Guido
Mercury News

Johnny Duong is just 2 years old, but he remembers there were shots involved last time he went to the doctor. This time, Johnny's got a cough and runny nose and needs just an exam. But he clings to his father for protection because at the moment, his baby sister, Jenny, is getting three shots — and Johnny suspects he's next.

Johnny's too young to understand the relief his parents feel when it's time to pay the doctor. Just six months ago, the office visit would have cost the Duong family \$350. But because they signed up for health insurance under Santa Clara County's first-in-the-nation plan to provide coverage to all children, the cost was a mere \$5 co-payment.

Since January, more than 15,000 children have been signed up through the county's Children's Health Initiative. When they asked San Jose for money before the program's debut, initiative officials told the city they hoped to have 600 San Jose children signed up by the end of June.

More than 10,000 young city residents were enrolled, and on average throughout Santa Clara County, more than 100 kids are signed up for the innovative program each weekday.

"The numbers are stupendous," said Bob Brown-

SIGN-UP RATE

The number of children who have signed up as of July 25 for the three plans available through the Santa Clara County Children's Health Initiative:

Medi-Cal: 4,875

Healthy Families: 5,227

Healthy Kids: 5,435

Total: 15,537

Source: Children's Health Initiative



Two-year-old Johnny Duong is measured for height during his medical checkup by Hein Nguyen, a medical assistant.

"This is very much a relief to me because things can happen at any time. Now, no matter what happens, my kids will have insurance."

— JOHNNY DUONG'S FATHER, XAI DUONG

See **INSURANCE**, Back Page

INSURANCE | Kids' program enrolls thousands

Continued from Page 1A

stein, public policy director for the labor-affiliated Working Partnerships USA. "It's not just that we're doing outreach well and signing people up. The program is working and people are getting medical care."

The only worry now is whether the recent economic downturn in Silicon Valley will slow private funding for the program at the same time rising joblessness is likely to drive up the number of children who need coverage. But backers are confident the initiative will weather the troubles.

The unprecedented plan is the first real test of whether universal health care for children can work. It's something no city, state or federal agency has tried before. And the boldness and novelty of the initiative — which was created to take advantage of the 20-year windfall from the national tobacco settlement and California's tobacco tax — has drawn national media attention.

Action in other counties

In January, the San Francisco Health Commission approved a similar program — on a much smaller scale — and San Diego County officials have invited a Santa Clara County contingent to help that county set up its program.

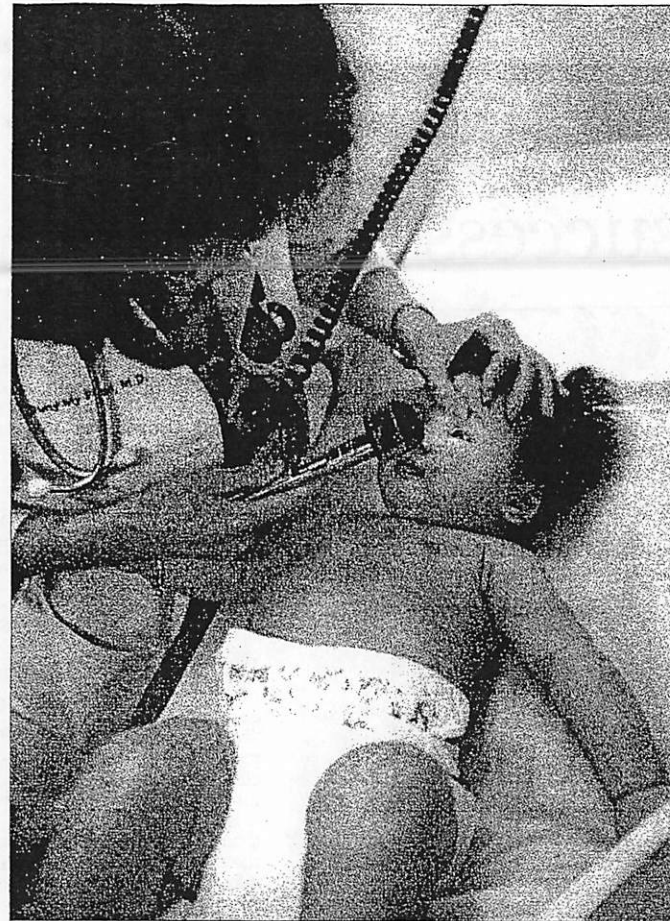
The unique feature of the program here is providing health care to children whose families earn too much or otherwise don't qualify for free government assistance, and make too little money to pay for private or even subsidized insurance — the children who've fallen through the health-care safety net for years.

When families in Silicon Valley can barely pay their housing, food and transportation costs, preventive health care becomes a luxury. For the Duong family and thousands like them, affordable health coverage was out of reach until they heard about the program.

"This is very much a relief to me because things can happen at any time," said Johnny's father, Xai Duong, a production manager at Serra Electronics in San Jose. His company pays the insurance premiums for Duong and his wife, Thuy Nguyen, but doesn't cover the kids. "Now, no matter what happens, my kids will have insurance."

Under Santa Clara County's plan, for \$14 million a year, the estimated 70,000 children up to age 19 here who lack insurance can be covered by one of three plans for a full range of services, including checkups, immunizations, dental and vision care, prescription drugs and hospital stays. In some cases, there are small premiums and co-payments involved, but they're based on a sliding scale and waived for families who can't afford to pay.

Those three programs are Medi-Cal



Dr. Dung My Phan examines the eyes of Jenny Duong, who also received three vaccinations during her visit to Premiere Care Doctors Group.

and Healthy Families — which are state and federally funded programs — and a newly formed Healthy Kids plan administered by the Santa Clara Family Health Plan, an HMO that provides health care for Medi-Cal and Healthy Families recipients.

Medi-Cal covers families who live under, at, or near the federal poverty line, while under the Healthy Families program, a family can make up to 250 percent of the federal poverty level, or \$44,136 a year for a family of four.

Healthy Kids was created for children whose families fall through the cracks: undocumented immigrants who don't qualify for state programs, or children whose families make up to three times the federal poverty level, or \$52,956 a year for a family of four.

The Duongs, because of their income level, qualified for Healthy Kids, which Xai Duong heard about through a colleague. "She said, 'This is cheap and they have nice people there,'" he said. "Then I called and it was so easy to sign up — I couldn't believe it."

The Duongs pay \$12 a month to cover their two children. Routine office visits are free and a \$5 co-payment is charged if a child needs to see a doctor because of an illness. Their doctor, Dung My Phan, said since January that she has urged patients who come to her office without insurance to sign up for the program, regardless of their immigration status.

"Every time I see children under 19 come in whose parents pay cash, I tell them about the program," she said.

"They are usually so happy to hear about it because these parents all want their children to have good preventive care."

Working Partnerships, along with faith-based People Acting in Community Together, have worked tirelessly since spring to make health insurance for all of the county's children a reality.

Santa Clara County has pledged \$3 million a year from its tobacco settlement money. And the commission that controls the tobacco tax money has kicked in \$2 million both last year and this year. San Jose already has contributed \$14 million and has pledged another \$1 million for next year. And the Santa Clara Family Health Plan has given \$1 million. The hope is that foundations, individuals and the private sector will make up the difference of about \$7 million a year.

Toward that end, the initiative is using a \$350,000 Packard Foundation grant for its fundraising efforts, said Leona Butler, CEO of the Santa Clara Family Health Plan. With that money the Santa Clara Family Health Foundation was formed, and Craig Walsh — former senior marketing manager for the San Francisco 49ers — has been hired to head the fundraising effort.

Recently, Calpine Corp. donated \$500,000, Hewlett-Packard donated laptop computers for outreach workers and Walsh said he's confident that's just the beginning.

Private sector responding

"We can insure about 40 percent of the kids out there with the money we're getting from the city and county and public sector," Walsh said. "And the response in the private sector has been good. Everyone is behind what we're trying to do..." but economic uncertainty in Silicon Valley has made the job of securing corporate and private donations more difficult.

Although there are no numbers yet to support it, initiative officials believe that recent layoffs in the valley have boosted their enrollment numbers. Many people who have been laid off can't afford the federal Cobra payments necessary to keep their health insurance benefits, so they are turning to the initiative for temporary help.

Brownstein is quick to point out that it's crucial to keep the money coming in.

"The penalty for success is that you've got to make sure your financial resources keep up," Brownstein said. "We're going to have to do faster fundraising in a slower economy."

IF YOU'RE INTERESTED

For information about the Children's Health Initiative, call toll-free (888) 244-5222.

Contact Michelle Glick at mugido@mercury.com or (408) 295-3984.

PROGRAM ELIGIBILITY

Here are the income levels a family of four must meet to qualify for the three programs available under the Children's Health Initiative. All plans include medical, dental and vision coverage.

Medi-Cal — a federally funded state program for those who make less than 150 percent above the federal poverty line. The maximum monthly income for a family of four to qualify for Medi-Cal is \$2,042.

Healthy Families — a state program that kicks in for those who make 150 percent to 250 percent of the federal poverty line. The maximum monthly income for a family of four to qualify for Healthy Families is \$3,678.

Healthy Kids — a program created to reach out to those children whose families fall through the cracks: undocumented immigrants who don't qualify for the state programs, or children whose families make up to three times the federal poverty level. The maximum monthly income for a family of four to qualify for Healthy Kids is \$4,413.

For more information about the various plans, call toll-free, (888) 244-5222.

Source: Santa Clara County Children's Health Initiative

UPCOMING EVENTS

Future Children's Health Initiative application-assistance events:

JUSTICE FOR JANITORS

Saturday, Aug. 1

10 a.m. to 2 p.m.

1010 Ruff Drive, San Jose (Service Employees International Union Local 187 office).

For more information about this event: (408) 280-7770.

DOWNTOWN COMMUNITY FESTIVAL AND RESOURCE FAIR

Saturday, Sept. 22

10 a.m. to 3 p.m.

Roosevelt Park, Santa Clara and 20th streets.

For more information about this event: (408) 277-5231.

Source: Mercury News reporting