CHIP more important than ever as kids lose Medicaid
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Since the beginning of the highly publicized Medicaid “unwinding” – the expiration of pandemic-era safeguards that kept millions of qualified children enrolled – at least 3.7 million people have lost their health insurance. In states that report age breakdowns, children make up about a third of all those who lost coverage. In the end, experts project that roughly 7 million children will lose coverage, most of them Black and brown, and about three-quarters of them will still be eligible.

Under these conditions, it is possible that the Children’s Health Insurance Program (CHIP) has never been more important. CHIP serves families who make too much to qualify for Medicaid, but too little to afford private health insurance. As states continue to sort out their Medicaid enrollments, experts hope that CHIP will provide a backstop for low-income children who are bumped out of Medicaid.

But hope is not an action plan. Which is why Congress must make CHIP permanent — now.

That’s right. Despite its vital role, CHIP is the only federal health insurance program subject to the continuous threat of expiration. Unlike federal health insurance for seniors (Medicare), for veterans (VA), for active duty military and their families (TRICARE), for low-income individuals (Medicaid), and for federal employees (Federal Employees Health Benefits Program), children’s health insurance under CHIP is not permanent. And since it was established more than 25 years ago, cynical lawmakers have not hesitated to use the program as a budget-season bargaining chip (pun intended).

Some in Congress are trying to put an end to that practice. Earlier this month, Rep. Nanette Barragán (D-CA) reintroduced the Children’s Health Insurance Program Permanency (CHIP) Act, which would permanently fund CHIP and related programs that support the development of child health quality measures, as well as outreach and enrollment efforts. The CHIP Act (H.R. 4771) also extends the Express Lane Eligibility option, which allows states to use information from other programs, like the Supplemental Nutrition Assistance Program (SNAP), to streamline eligibility determinations for children. Finally, the bill provides flexibility for states to expand access to CHIP for more families.

See First Focus on Children’s write-up for details on how the CHIP Act would ensure that children receive critical health care services, promote prevention and early intervention, reduce health disparities, promote academic success and overall well-being, and relieve financial burdens on families.

The irony of lawmakers putting CHIP on the chopping block is that the program is universally popular with pediatricians, advocates, parents, the American public and yes, members of Congress themselves. A bipartisan coalition in Congress created CHIP in 1997 to address a national crisis in which 15% of all children lacked health care coverage. By 2021, CHIP had helped reduce that figure to just 5%. At
the height of the COVID-19 pandemic, First Focus Campaign for Children led more than 500 local and national organizations (representing all 50 states, the District of Columbia, and Puerto Rico) in a call to Congressional leadership to make CHIP permanent. In a May 2022 poll by Lake Research Partners, voters said they strongly favored making CHIP permanent by a margin of 78% to 14%.

And yet, Congress most recently pushed CHIP reauthorization to the brink in 2017, when it took lawmakers 132 days — more than four months — to reach a final agreement. The uncertainty and lengthy delay of the 2017 reauthorization fight led to the first increase in the percentage of uninsured children in two decades.

**Enough is enough. Congress must make CHIP permanent now.**

*To follow the CHIPP Act's progress: [https://www.ffccscorecard.org/billtracker](https://www.ffccscorecard.org/billtracker)*