



can your business help?

**Your business can help working families
get health insurance for their children...
AND IT WON'T COST YOU A DIME!**

Arizona has a new program to provide health coverage for uninsured children called KidsCare. This program is offered to families who earn too much to receive AHCCCS (Medicaid) but cannot afford group, employer or individual health insurance.

- Eligibility is based on family income, number of children in the family, and citizenship. Due to the recent increase in income limits, **a family of four can earn approximately \$34,000 per year and still be eligible!**
- **KidsCare** is available for children under 19 in single or two parent families who have not been insured for at least six months (some exceptions apply).
- Benefits include visits to the doctor, immunizations, hospital care, prescriptions, dental care, and vision services from a wide list of providers.

**Premiums range from \$0 - \$20 per month,
depending on income and family size.**

How can you help your employees get health insurance for their children?

- Distribute **KidsCare** materials in your employees' common areas (break rooms, kitchens, etc.) and in paycheck envelopes.
- Display **KidsCare** materials (posters, brochures, etc.)
- Sponsor information sessions about **KidsCare** as an employee benefit.
- Include information on **KidsCare** in your employee newsletter.

Having healthy children means parents don't miss work as often and can be more productive. Help your employees take advantage of this benefit!

Working Families Get Health Insurance for Their Children

Did you know you could help working families in your organization get help with health insurance coverage for their children?

Children do not have to be on welfare to be eligible for assistance with health care coverage.

- Arizona has two programs that provide health coverage for uninsured children: AHCCCS and KidsCare.
- Eligibility is based on family income, number in the family and citizenship. For instance, **a family of four can make approximately \$34,000 a year and still be eligible.**
- Coverage is available for children under age 19 in single or two parent families who have not been insured for at least six months (some exceptions apply).
- Benefits include visits to the doctor, immunizations, hospital care, medicine, dental care, and eyeglasses.

Actions That Your Business Can Take to Help Families

- Encourage your employees to retain check stubs for purposes of income verification or complete the KidsCare "Verification of Employment" form.
- Display outreach materials such as posters, tear-off sheets and brochures. Call 602-808-8900 for additional outreach materials.
- Sponsor information sessions about KidsCare and other health insurance programs as a part of your employee orientations, or other workshops that your business sponsors.
- Include information on KidsCare and AHCCCS in your employee newsletter or as a payroll stuffer.
- Have a staff member trained to help employees fill out the application. Organizations are available to provide the training.

Resources

More Information About Health Insurance for Kids

Arizona Health Care Cost Containment System (AHCCCS)

- Forms 602-417-5437 or 1-877-764-5437
- Questions and Answers for Employers 602-417-4084
- Assistance with completing forms 602-417-5437 or 1-877-764-5437
- Information about other AHCCCS programs 602-417-4084

Children's Action Alliance: 602-266-0707

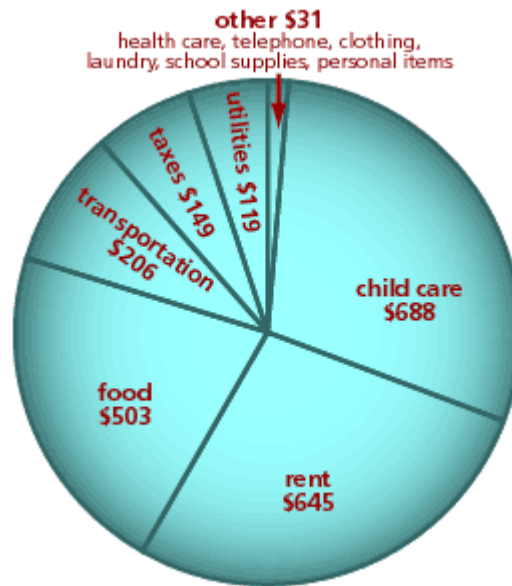
- Training for individuals and groups interested in helping families with completing the application
- Advocacy

St. Luke's Charitable Health Trust: 602-808-8900

- Assistance with coordinating training, ideas for outreach, etc.
- Employer packets and outreach materials

Many Working Families Can't Pay for Health Care Coverage

A married couple with 2 children – a 3-year-old and a 7-year-old. Each parent works full time and earns \$6.75 per hour for an annual household income of \$28,080.



Earnings are \$2,341 placing this family at 170% of the federal poverty level. This family earns too much to qualify for food stamps or a child care subsidy.

Taxes consume 6% of monthly earnings including federal income taxes, Social Security, Medicare and Arizona's income tax – less the Earned Income Tax Credit and Child Tax Credit.

Rent costs 28% of monthly earnings for a two-bedroom apartment at fair market rate for the Phoenix metropolitan area in 1997 (Maricopa Association of Governments, October 1998). Converted to 1999 dollars using the Consumer Price Index.

Food consumes 21% of monthly earnings based on the U.S. Department of Agriculture's Low Cost Plan for one adult couple, a 3-year-old and a 7-year-old child (March 1999).

Child Care care costs 29% of monthly earnings at the median cost of approved home-based care in Maricopa County for one child full time and one child after school. Rates reported in the *Child Care Market Rate Survey, 1998* (Maricopa County Office of Research and Reporting, December 1998).

Transportation costs 9% of monthly earnings based on *half* the average cost to run one car that is more than 10 years old and has 100,000 miles. Estimate includes fuel, tires, repairs, insurance, and taxes and has been converted to 1999 dollars using the Consumer Price Index (John E. Schwarz, *Illusion of Opportunities*, 1997).

Utilities consume 5% of monthly earnings based on low-income energy costs by state in 1992 (National Consumer Law Center) converted to 1999 dollars using the Consumer Price Index.

Other 1% of monthly earnings remain to pay for health care costs, phone, clothing, personal items, school supplies, haircuts, etc.