



can you help?

Help For Arizona's Uninsured Children

"Little ones to Him belong; they are weak but He is strong."

While we all want our children to be safe and strong, the reality of health care for many children in Arizona is much different. The facts:

- One in four children has no health insurance
- Nine in 10 of these live in families where parents work but cannot afford health insurance

No health insurance means that ear infections go untreated, preventative health services are not provided and costly emergency room visits are used for minor injuries and illnesses.

But ***the faith community can help!*** In 1998, the Arizona legislature responded to concern from the community about this situation and established ***KidsCare***.

KidsCare provides health insurance for children under 19 years of age who live in families where the income level meets the established guidelines. **For a family of four, the income limit is nearly \$34,000.** These are families that are in your congregation and neighborhoods.

While the program has operated for over a year, enrollment of eligible children has been slow. Why?

- Lack of information
- Suspicion of government programs
- Confusion about requirements

But there are ways the faith community can help:

- Become informed about ***KidsCare***
- Distribute applications and information about the eligibility requirements
- Provide a place where applications for the program can be completed
- Partner with community groups to ensure that all eligible children receive health coverage

Can You Help?

We need volunteers willing to learn about the program and determine what your congregation can do. The little ones "do belong" and as the people of God, we must be involved in ensuring that they receive the health care they need. Please pray about how you can help.

For further information contact: Lutheran Advocacy Ministry at 602-508-9012.

Faith Community Can Help...

Working Families Get Health Insurance for Their Children

Did you know you could help working families in your congregation get help with 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 and still be eligible.**
- Coverage is available for children in single or two parent families.
- Benefits include visits to the doctor, immunizations, hospital care, medicine, dental care, and eyeglasses.

Actions That Faith Communities Can Take to Help Families

Because of your close ties to families and children in your congregation and neighborhood, you can play a key role in helping families learn about KidsCare and AHCCCS.

- Display outreach materials such as posters, tear-off sheets and brochures. Call 602-417-5437 or 1-877-764-5437 to order outreach materials and applications.
- Sponsor information sessions about KidsCare and other health insurance programs as a part of a parenting course, church and community meeting, or other education programs that your congregation offers.
- Include an article on KidsCare and AHCCCS in your newsletter or bulletin.
- Have volunteers or staff members trained to help families apply. Children's Action Alliance will provide the training. Call Karen Novachek at Lutheran Advocacy Ministry at 602-508-9012 for more information.
- Hold "Sign-up" events. Publicize the event several weeks ahead and tell families what documents to bring with them (e.g. pay stubs). Have trained volunteers available to assist families with the application process.
- Partner with other faith-based groups and community groups with whom you work to assist with outreach by distributing outreach materials in your neighborhoods.

Resources - More Information About Health Insurance for Kids

Arizona Health Care Cost Containment System (AHCCCS): -602-417-5437 or 1-877-764-5437

- Outreach materials, posters, brochures, etc.
- Applications: individual or in bulk
- KidsCare Hotline for answers to questions
- Information about other AHCCCS programs

Children's Action Alliance: 602-266-0707

- Outreach materials
- Training for individuals interested in helping families with completing application
- Advocacy Children's Health Information list serve: www.cgroupp.com/group/azkidshealth

Lutheran Advocacy Ministry: 602-508-9012

- Coordinating advocacy efforts
- Assistance with coordinating training, ideas for outreach, etc.

family expenses

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.