



New Hampshire Boosts Health Insurance for Children

Healthy Kids Replication Program

SUMMARY

From 1998 to 2001, staff at the [New Hampshire Healthy Kids Corporation](#) worked with the [New Hampshire Department of Health and Human Services](#) to implement the state's State Children's Health Insurance Program (CHIP)¹.

Project staff also began work on developing a mechanism to evaluate the quality of the program and services received. They conducted two surveys connected with the evaluation.

The project was part of the Robert Wood Johnson Foundation (RWJF) *Healthy Kids Replication Program* national program.

Key Results

New Hampshire received federal CHIP funds in the same time period as RWJF funds for this grant. Staff at the New Hampshire Healthy Kids Corporation:

- Recruited staff in administration, outreach, customer service and data/systems management, and upgraded telephone and computer systems.
- Took the lead in designing marketing and outreach activities and then partnered with the state to implement them.
- Established a work group to oversee the creation of an evaluation mechanism to measure quality and make recommendations on determining quality improvement goals.

¹ **Children's Health Insurance Program (CHIP)**—In August 1997, Congress passed the Balanced Budget Act of 1997. Title XXI of the act provided block grant funds to the states to expand health coverage for uninsured children. Under CHIP, states could use federal block grant funds to: (1) develop a new health insurance program; (2) expand eligibility requirements for children under the state's Medicaid program; or (3) combine a new program with a Medicaid expansion.

Key Findings

The project team also conducted two surveys of New Hampshire families and learned that:

- Some 50 percent of the surveyed families had insurance for their children and 97 percent had a usual source of care for their children.
- Families listed cost as a major factor in their decision not to enroll; paperwork and privacy also were issues.
- The vast majority of families were eligible for Healthy Kids Silver; four out of 75 families were potentially eligible for Healthy Kids Gold.

Funding

RWJF supported this project through a grant of \$455,375.

THE PROBLEM

In 1995, New Hampshire became the first state to replicate Florida Healthy Kids. By May 1997, New Hampshire Healthy Kids had served 2,000 children—10 percent of the state's uninsured children.

After the federal government provided block grants for the CHIP, New Hampshire submitted its CHIP proposal to the federal Health Care Financing Administration (now called the Centers for Medicare & Medicaid), which administers Medicaid.

Under this May 1998 plan, the New Hampshire Department of Health and Human Services (DHHS) would work with the New Hampshire Healthy Kids Corporation to administer the CHIP, which was based upon New Hampshire Healthy Kids, and coordinate enrollment and outreach. The state plan was approved in September 1998 and launched in January 1999.

THE PROJECT

With this RWJF grant, the New Hampshire Healthy Kids Corporation worked with the state to implement New Hampshire's CHIP. The goal of the project was to:

- Expand the organization's infrastructure.
- Work with the state to implement the CHIP program.
- Develop a mechanism to evaluate the quality of the program and services received.

New Hampshire's CHIP has two components:

- *Healthy Kids Silver* provides working families (with incomes of more than 185 percent and less than 300 percent of the federal poverty level) with comprehensive health and dental benefits for uninsured children ages 1 through 18. Monthly premiums are based on family income (from \$20 to \$80 per child with a maximum of \$100 per family).
- *Healthy Kids Gold* (which largely replaces Medicaid for children) provides comprehensive medical and dental benefits at no cost for children ages 1 to 18 in families with income below 185 percent of the federal poverty level and infants up to age 1 in families with income of more than 185 percent and less than 300 percent of the federal poverty level. There are no monthly premiums.

Other Funding

This project also received funding from the State of New Hampshire (\$581,000 for marketing and outreach activities) and the State of New Hampshire Health Care Transition Fund (\$50,000). Anthem Blue Cross printed the program's promotional materials at no cost (an estimated \$60,000 in-kind contribution) and the project received in-kind media donations of nearly \$20,000.

RESULTS

New Hampshire received federal CHIP funds in the same time period as RWJF funds for this grant. The New Hampshire Healthy Kids Corporation accomplished the following:

- **Recruited staff in administration, outreach, customer service and data/systems management; upgraded telephone and computer systems.**
- **Took the lead in designing marketing and outreach activities and then partnered with the state to implement them.** These activities included:
 - **Developed an outreach campaign entitled "Every Kid Covered."** This campaign engaged community partners (schools, childcare centers and health care providers) in identifying and enrolling uninsured children. It was launched in December 1998 with a press conference and four regional meetings. Outreach coordinators visited every school nurse (400), primary care physician (600), hospital (24), and community health center in the state to make presentations about New Hampshire Healthy Kids and distribute promotional materials.
 - **Created a community partners database that included listings of more than 3,600 schools, childcare centers and health care providers.** The corporation uses this database to distribute quarterly and annual reports, and to invite partners to events.

- **Revised existing promotional materials and produced others.** Promotional materials included a guide to benefits, a mini-guide to benefits, posters and flyers, bookmarks, retail bag stuffers, an annual report and quarterly progress reports.
- **Conducted statewide media campaigns and direct marketing to consumers.** This included a radio and television campaign, and advertisements on buses, in movie theaters and direct mail flyers. The project also developed a program [website](#).
- **Established a work group to oversee the creation of an evaluation mechanism to measure quality and make recommendations on determining quality improvement goals.** The work group, called Q-CHIP (Quality in our Children's Health Insurance Program), included academics, physicians, New Hampshire Healthy Kids staff and community representatives. Q-CHIP developed five family satisfaction surveys and began an analysis of claims data. The New Hampshire Healthy Kids Corporation contracted with the Institute of Child Health Policy at the University of Florida to conduct the surveys and analyze claims data.

Data from the CHIP [website](#), show cumulative numbers of children enrolled by states during each fiscal year (October 1 to September 30).

- **During fiscal year 1999, New Hampshire enrolled 4,554 children in its CHIP and its expanded Medicaid program.**
- **In fiscal year 2000, New Hampshire enrolled 4,272 children in its CHIP and its expanded Medicaid program.**
- **During fiscal year 2001, New Hampshire enrolled 5,982 children in its CHIP and its expanded Medicaid program.**

Findings

The project team also conducted two surveys of New Hampshire families. The first survey was of families who requested an application but never filled it out and returned it. These families showed some interest in the program, but never followed up to see if they were eligible. This survey found that:

- **Some 65 percent (150 out of 232 families) were eligible for Healthy Kids Gold; 26 percent (60 out of 232 families) were eligible for Healthy Kids Silver.**
- **Some 50 percent of the surveyed families had insurance for their children and 97 percent had a usual source of care for their children.** Of those insured, 50 percent had insurance for their children through a current or former employer. About 15 percent of families who did not have employer-based coverage for their children had access to it but could not afford it.
- **Families list cost as a major factor in their decision not to enroll. Paperwork and privacy also are issues.**

The second survey was of families who completed an application to determine their eligibility, were informed they were eligible for New Hampshire Healthy Kids, but never took the additional step of enrolling their children. These families showed more interest, but still failed to take advantage of the benefits available. The survey found:

- **The vast majority of families were eligible for Healthy Kids Silver (71 out of 75 families); four families were potentially eligible for Healthy Kids Gold.** Thirty-nine families were eligible for Healthy Kids Silver with a premium of \$20 per month per child, 20 families were eligible with a premium of \$40 per month, and 12 families were eligible with a premium of \$80 per month.

Communications

Project results were disseminated through an article in the *New Hampshire Bar Journal*, an annual report, and a quarterly newsletter. New Hampshire Healthy Kids also received coverage by state and regional newspapers (*The Union Leader*, *Keene Sentinel*, *The Concord Monitor* and *Portsmouth Herald*), television (WMUR-TV, ABC) and radio (New Hampshire Public Radio). The New Hampshire Healthy Kids website is www.nhhealthykids.com.

LESSONS LEARNED

1. **Being part of a national program fosters networking and provides professional support.** Through the *Healthy Kids Replication Program*, the project director had opportunities to network and share experiences, and received emotional and professional support from staff of other projects.
2. **Better education about the cost of premiums under CHIP might persuade more eligible families to apply.** The researchers noted that there appeared to be a disconnect between families' perceptions of the costs of the program and what they reported they were willing to pay. While 88 percent of families who declined to apply cited cost, about two thirds (64%) were eligible for Healthy Kids Gold, which carried no premium. Among an additional 25 percent who were eligible for Healthy Kids Silver with a \$20 per month premium, two thirds (67%) actually indicated they could afford to pay more.

AFTERWARD

The New Hampshire Healthy Kids Corporation continues to serve as the lead agency for New Hampshire Healthy Kids in partnership with the state. Program staff members are working with the state to explore opportunities to expand the program to adults, and are seeking grant funds to continue quality evaluation.

The state has received two related RWJF grants. In January 1999, the New Hampshire Department of Health and Human Services received a grant (ID# 035806) under the

RWJF national program, *Covering Kids*®² (now called *Covering Kids and Families*®), to conduct statewide and community-based initiatives that focus on system changes and outreach to Medicaid- and CHIP-eligible children. In February 1999, the department received a grant (ID# 036401) under the RWJF national program, *State Coverage Initiatives*³, to monitor the health care market to better implement reforms that increase coverage for the uninsured.

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Program area: Coverage

² ***Covering Kids*®**—An RWJF national program that helps states and communities increase the number of eligible children who benefit from CHIP and other health insurance coverage programs. It is now called *Covering Kids and Families*®.

³ ***State Coverage Initiatives*** (formerly called *State Initiatives in Health Care Reform*)—An RWJF national program that helps states expand access to health insurance coverage.

BIBLIOGRAPHY

(Current as of date of the report; as provided by the grantee organization; not verified by RWJF; items not available from RWJF.)

Reports

Celebrating 5 Years of Covering Kids: 1999 Annual Report. Concord, NH, New Hampshire Healthy Kids Corporation, 1999. 5,000 copies distributed to August 2001.

Articles

Brooks T. "New Hampshire Healthy Kids Corporation." *New Hampshire Bar Journal*, 39(4): 6–11, 1998.

Newsletters

Progress Reports. Concord, NH, New Hampshire Healthy Kids Corporation. Two issues in 1999 and two issues in 2000. 3,500 copies mailed per issue.

Survey Instruments

"Prospective Enrollee Survey." Institute of Child Health Policy, fielded July and August 1999.

"Declined Enrollee Survey." Institute of Child Health Policy, fielded July and August 1999.

"New Enrollee Survey." Institute of Child Health Policy, fielded June and July 2001.

"Established Enrollee Survey." Institute of Child Health Policy, fielded June and July 2001.

"Disenrollee Survey." Institute of Child Health Policy, fielded June and July 2001.

Audio-Visual Materials

New Hampshire Healthy Kids—Kids' Healthcare You Can Afford, a seven-minute video about the Healthy Kids program. Concord, NH: New Hampshire Healthy Kids Corporation. Distributed to schools, day care centers and physicians offices in 1998.

Grantee Websites

www.nhhealthykids.com provides information about New Hampshire Healthy Kids, including eligibility and program information. Concord, NH: New Hampshire Healthy Kids Corporation, 2000. Estimated 250 visitors per month.

Sponsored Workshops

"Every Kid Covered Campaign Kickoff," December 8, 1998, Manchester, NH, attended by 150 community partners (including school officials, providers, hospital administrators and social service agency staff) and members of the media; December 9, 1998, Peterborough, NH, attended by 40 community partners; December 11, 1998, Berlin, NH, attended by 40 community partners; and December 12, 1998, Portsmouth, NH, attended by 100 community partners.

"Healthy Kids Forums," April 13, 1999, Nashua, NH, attended by 25 community partners (including school officials, providers, hospital administrators and social service agency staff); April 14, 1999, Concord, NH, attended by 60 community partners; April 22, 1999, North Conway, NH, attended by 30 community partners; and April 29, 1999, Lebanon, NH, attended by 30 community partners.

"Tell Us the Good, the Bad, and the Ugly," October 1, 1999, Littleton, NH, attended by 10 community partners (including school officials, providers, hospital administrators and social service agency staff); October 6, 1999, Concord, NH, attended by 12 community partners; and September 28, 1999, Keene, NH, attended by six community partners.

"Q-CHIP Retreat," March 3, 1999, Concord, NH. Attended by 18 members of the Q-CHIP Work Group, including academicians, physicians, state officials and Healthy Kids representatives.