I ndicator #1: When indicated, do you provide case management assistance to students and families to assist them in obtaining health insurance or to facilitate enrollment in programs for which they are eligible?

# Background

- Many students are uninsured or underinsured.
- Adolescents are more likely than younger children to be uninsured.
- According to the research, minority youth and uninsured youth have greater levels of unmet mental health need than their white and insured counterparts.
- While many states have made tremendous strides in expanding public insurance eligibility, millions of children remain uninsured and have not applied for insurance for which they are eligible.



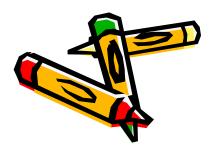
# Why Health Insurance is So Important

- Children who have health insurance are more likely to enjoy better health in childhood and in their teens.
- They are more likely to
  - Be immunized
  - Receive treatment for recurrent conditions such as ear infections and asthma
  - Participate in wellness appointments and receive preventative care
  - Receive the treatment they need when they are ill
  - Miss less school than their noninsured peers



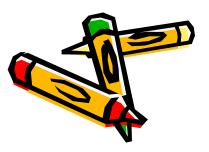
## State Children's Health Insurance Program (SCHIP)

- Students who do not have health insurance may be eligible to receive it through Medicaid or the State Children's Health Insurance Program (SCHIP)
- While states have different eligibility rules, typically children would be eligible for SCHIP if they are 18 or younger and have a family income (for a family of four) up to \$34,100
- It is estimated that there are more than 5.7 million uninsured children and adolescents who based on family income would be eligible for Medicaid or SCHIP.
- Findings suggest that between 67% and 94% of uninsured children are actually eligible for Medicaid or SCHIP.



## Other Case Management Needs

- Beyond insurance needs, families may be eligible and in need of other programs/ services (e.g., shelter, employment, advocacy, free lunch, legal assistance, transportation, recreation)
- Clinicians need to be knowledgeable about available resources and referral mechanisms for a full array of programs and services in their community.



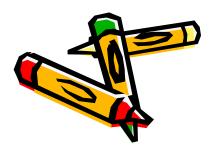
# How Can Clinicians Help?

- Assist families to enroll in programs for which they are eligible.
- Collaborate with school health staff to identify and enroll students in Medicaid and SCHIP.
- Assist families with private insurance to determine their eligibility to receive mental health and other related services.
- Learn about community resources and available local, state, and federal resources available to children and families and help facilitate the link to these resources.



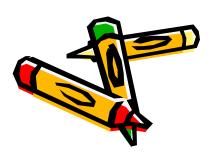
# Helpful Hints

- Compile eligibility information for Medicaid and SCHIP in your state.
- Have forms for enrollment in SCHIP available in your office.
- Coordinate with your school health staff or school nurse on how to expedite new SCHIP enrollment.
- Include insurance coverage and case management needs as standard questions in the intake process.
- Have the numbers for enrolling children in insurance programs posted in your office (1-877-KIDS-NOW).



#### Helpful Hints

- Help coordinate an information table or presentation about SCHIP in your state. Invite a representative from your State Children's Health Insurance Program to your school for an information and enrollment session with parents/guardians. Serve food and incorporate this into another event that parents will attend.
- Develop connections with local universities and create externship opportunities for undergraduates and graduate students to assist with some of the case management needs of your program.





## Helpful Hints

 Brainstorm with clinical staff, educational staff, advisory board, and key stakeholders (families, business leaders, religious leaders, advocates, etc.) about available local, state, and federal resources. Create a list of primary resources for families that also has summary of free and reduced fee programs (e.g., employment, recreation, housing, literacy, substance abuse). Be sure to include eligibility requirements for the programs.



## Web Resources

- American Academy of Pediatrics (www.aap.org/advocacy/chis.htm; www.aap.org/advocacy/washing/elections/med\_factsheet\_p ub.htm)
- U.S. Department of Health and Human Services, Substance Abuse and mental Health Services Administration (www.mentalhealth.samhsa.gov/publications/allpubs/KEN98-0050/default.asp; www.mentalhealth.samhsa.gov/databases/)
- U.S. Department of Health and Human Services (www.insurekidsnow.gov/; www.cms.hhs.gov/schip



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