

INTRODUCTION OF THE MEDIKIDS HEALTH INSURANCE  
ACT OF 2009

EXTENSION OF REMARKS  
**HON. FORTNEY PETE STARK**  
OF CALIFORNIA  
IN THE HOUSE OF REPRESENTATIVES  
January 6, 2009

Madam Speaker, I rise today to reintroduce the MediKids Health Insurance Act of 2009, legislation to provide universal health coverage to our nation's children.

During the campaign, President-elect Obama spoke of the need to mandate coverage to ensure that every child receives needed health care services. MediKids is the simplest, most effective means of achieving that goal. While it is critical that any reform proposal meet the special needs of children, I want to be clear that I am not suggesting we start with children or stop with children. I am looking forward to working with the new Administration and Congressional colleagues on a health reform effort for which the goal is assuring comprehensive care for everyone. I am open to other proposals and believe that we have to look across the board at various options. However, I submit that MediKids contains many elements that could be useful in the upcoming debate.

Nearly nine million children in this country still lack health insurance coverage. The majority of these children live in families with at least one full-time worker. Often, their families are not offered coverage by their employers at all or they cannot afford the premiums. These simple, but sobering, statistics speak to the need for change. Our system is fundamentally broken when a working parent cannot get health coverage for his or her children.

Rather than reinvent the wheel, I think we should build on what works. When Congress created Medicare more than 40 years ago, our nation's seniors were more likely to be living in poverty than any other age group. Many senior citizens were unable to afford needed medical services and unable to find health insurance in the private market, even if they had the resources. Today, as a result of Medicare's success, seniors are much less likely to be shackled by the bonds of poverty or to go without needed health care.

Sadly, children are now the group who are most likely to be living in poverty. Kids in America are nearly twice as vulnerable to poverty as adults. This travesty is morally reprehensible, and it has grave consequences for the future of our country. Our future rests on our ability to provide our children with the basic conditions to thrive and become healthy, educated, and successful adults. Poor children are often malnourished and have difficulty succeeding in school. Untreated illnesses only worsen their chance to become productive members of our economy. Healthy children are the key to our economic future.

The MediKids Health Insurance Act would create a new federal health insurance program for children. Modeled after Medicare, MediKids would provide comprehensive benefits appropriate to children, simplified cost-sharing, prescription drug coverage and mental health parity.

Every child in America would be automatically enrolled in MediKids at birth and maintain that eligibility through age 23. The cost, adjusted for income, would be applied to the family's annual tax bill, unless they opted for other coverage and showed proof of that coverage. As such, parents would retain the choice to enroll eligible kids in private plans or other government programs such as Medicaid or SCHIP. However, if a lapse in the other insurance coverage occurred, MediKids would automatically fill in the gap.

MediKids doesn't have complicated enrollment and eligibility hoops. Instead, it assures that families will always have access to affordable health insurance for their children, and it ensures that all children get a truly healthy start in life.

MediKids was originally written in close collaboration with the American Academy of Pediatrics. They have endorsed MediKids as the best way to provide health coverage to all our children. The bill has also been endorsed by the Children's Defense Fund, Families USA, the National Association of Children's Hospitals, and other organizations advocating for better health care for America's children. As we work on health care reform, we need to pay particular attention to the unique needs of our nation's children. MediKids is a model that accomplishes that goal.