

In order to cover all children, there are three groups that we need to address

**1) Those eligible for Medicaid and SCHIP**

- Maximize usage of these programs
- Expand to the maximum allowable level
- Develop and implement effective enrollment program
- Determine funding needs and availability of funding if these are fully utilized
- Review benefits for completeness/appropriateness

**2) Those needing subsidy but not eligible for Medicaid or SCHIP**

- Develop insurance solutions –
  - i. Can this be identical to SCHIP plan but without federal funding
  - ii. Can the subsidy be applied to existing group or individual coverage
- Determine subsidy levels
- Develop enrollment program

**3) Those not eligible for a subsidy**

- Develop benefit design and ensure coverage is available
- Address underwriting and pre-existing exclusion issues to ensure affordable coverage is available to everyone
  - i. Perhaps utilize High Risk Pool
- Enrollment

**In addition to the issues specific to each group, we will need to address the following general issues –**

- 1) What children are covered?
  - Residency status?
  - Legal and undocumented immigrants?
  
- 2) Tie to medical home
  
- 3) Voluntary versus Mandatory
  
- 4) Structural changes necessary to ICHA, *hawk-i*, etc. to accomplish objectives, facilitate better coordination and make different programs as seamless as possible to participants