



## **Opinion-Editorial**

### **Houston Chronicle**

*March 6, 2007*

<http://www.chron.com/disp/story.mpl/editorial/outlook/4608159.html>

March 6, 2007, 9:33PM

### **Nothing so onerous about proving CHIP eligibility**

Six-month renewal is no barrier to receiving benefit

By BRENT CONNETT

Among the most outspoken critics of the six-month continuous eligibility requirement for the Children's Health Insurance Program (CHIP) is state Rep. Garnet Coleman, D-Houston. Coleman, a member of the House Public Health Committee, has argued that renewals every six months constitute a barrier to re-enrollment in CHIP.

A defense of six-month eligibility CHIP coverage, and the renewal process in general, is overdue.

The 326,231 individuals enrolled in CHIP as of December 2006 (the highest enrollment since September 2005) belie Rep. Coleman's argument. While that figure may not be as high as some would prefer, it is hardly the sign of a program plagued by barriers to enrollment.

Furthermore, statistics from the Health and Human Services Commission show that of all disenrollments in October 2006, almost one-fifth exceeded CHIP income limits. Another 17 percent had become Medicaid-eligible, which is indicative of income too low to qualify for CHIP.

While enrollment figures disprove arguments that more-frequent renewals are a barrier to receiving CHIP benefits, many CHIP advocates argue that the renewal application itself is a barrier.

In fact, most fields on the renewal application are precompleted for the applicant by HHSC with information that the applicant has previously provided. The applicant must complete only four sections of the form, including signature and date. The remaining three sections require applicants to list their home address, personal income and other assets such as vehicles.

To categorize this minimal effort as a barrier is nothing more than an attempt to tarnish a practical and necessary requirement to preserve the integrity of the program.

And what are critics of the program really saying about those who are required to complete the form? It is neither an aptitude test nor a skills test. It is a simple form that enrollees have completed in full once. Resubmitting a portion of the form every six months is an exercise in simplicity, especially since HHSC mails the mostly completed form to renewal applicants two months before its due date.

Nonetheless, the way some portray six-month eligibility, it's a wonder that any of the 300,000-plus participants were able to successfully apply for CHIP in the first place, much less renew their enrollment.

Thankfully, policy-makers have taken note of the flimsy arguments against six-month eligibility and allegedly complicated renewal forms. Lt. Gov. David Dewhurst has rightly stated that few Texans will "have a lot of sympathy for someone that can't fill out a two-page application form every six months."

By comparison, the state of Texas Application for Employment form necessary to apply for almost any job with a state agency is four pages long. None of it is filled in for the applicant, yet this form is not characterized as a "barrier" to public employment.

Furthermore, the CHIP-eligible are married, have driver's licenses and registered vehicles, and own homes, despite the paperwork requirements accompanying each. Tears wept for CHIP applicants are conspicuously absent for those filling out an application for, say, auto and homeowner's insurance.

Thirty-six percent of participants disenrolled last October no longer met the CHIP income requirement. That alone justifies asking beneficiaries of a taxpayer-funded program to verify their eligibility every six months.

This points to one of the guiding principles behind the 1996 welfare reform, instructive in the Texas CHIP debates: Public benefits should not be permanent entitlements, but temporary programs to help those with genuine and demonstrable needs. Six-month eligibility helps CHIP to target its intended beneficiaries' legitimate and pressing needs.

*Connett is a policy analyst with the Texas Conservative Coalition Research Institute, based in Austin.*