



**Employer Tool-Kit:**  
**Healthy Start Healthy Families**  
*Ohio Covering Kids & Families*

# covering kids<sup>™</sup> & families

**More than 1.2 million people, including 157,000 children are uninsured in Ohio – Many of these uninsured adults and children are eligible for low or no cost health care coverage. The Ohio *Covering Kids & Families* Coalition is working to connect Ohio's uninsured children and families to health care coverage.**

You want your business to thrive. Taking care of your employees and customers is one way to make sure your business succeeds. You can help your employees, customers, and your business by getting the word out about the low or no cost health care coverage for children and families that is available in Ohio.

In Ohio there are **1.2 million uninsured people, including 157,000 uninsured children**, many of whom are eligible for low or no cost health care coverage through Healthy Start/Healthy Families Medicaid. Children in a family of four earning up to \$40,000 a year, or slightly more, may qualify for Healthy Start. Parents or guardians in that same family can earn up to \$18,000 a year, or slightly more, and qualify for Healthy Families. Information is the key to connecting uninsured children and families to these available health care coverage programs.

The Ohio Covering Kids & Families Coalition is part of a national effort working to connect uninsured children and their families to available health care coverage through an integrated communications campaign involving grassroots outreach activities, local and national media events, national business and organizational partnerships, simplification and coordination of health care services, and paid advertising. By getting involved in Ohio Covering Kids & Families outreach efforts, your company can set the industry standard for community engagement, while attracting attention and recognition from current and potential customers, business leaders, community groups and your own employees. More importantly, your business will be helping to inform families about the availability of health care coverage and how to apply for it. We can provide you with the tools to help inform employees, customers and community members about available health care coverage. Be involved—put children's and families' health care coverage first!

Building a partnership takes time, but the payoff makes it worth the investment. The goals of our outreach are to inform families about the availability of low-cost and free health care coverage and to get children enrolled. Ohio's *Covering Kids & Families* Coalition believes that involving businesses in outreach and enrollment efforts will help capture the attention of parents and children, as well as meet businesses' community interests. To support your efforts, Ohio's *Covering Kids & Families* Coalition can provide you with tools to help inform employees, customers and community residents about available child health care coverage. Call the Children's Defense Fund-Ohio at 614.221.2244 for questions or more information.

**Get Involved—Put Children's Health Care Coverage First!**



# THE RISING COST OF HEALTH CARE

***“I want health care benefits, especially for my children. However, neither my employer or I can afford it anymore!”***

## **Health Care Coverage Cost Increases**

The cost of healthcare continues to soar in the United States, as well as within the State of Ohio. Troublingly, since 2000 health insurance premiums have increased 78% while employee wages have increased 20%<sup>1</sup>. Similarly, health insurance premiums have increased 7.7%, more than twice the rate of inflation<sup>1</sup>.

## **Impacts on Employees**

On average, the total cost of health insurance for an individual is \$4,242 per year. This amount increases tremendously for families, as the average total cost of health insurance for families is an astonishing \$11,480 per year<sup>1</sup>. Between 2001 and 2005 the average monthly worker contribution for family health insurance coverage has increased from \$149 to \$226<sup>2</sup>!

## **Impacts on Employer Coverage**

This tremendous increase in the cost of health insurance is

**THE TOTAL COST OF  
HEALTH INSURANCE  
FOR AN INDIVIDUAL IS  
\$4,242 PER YEAR  
AND THE AVERAGE  
TOTAL COST OF  
HEALTH INSURANCE  
FOR FAMILIES IS  
\$11,480 PER  
YEAR<sup>1</sup>.**

one major contributor to employers finding it increasing difficult to offer such a benefit to its workers. On average, employers pick up 84% of the cost for individuals, and 73% of the cost for families<sup>1</sup>. As a result, the number of employers offering health insurance has steadily declined since 2000 from 69% to 61%<sup>1</sup>.

There is no end in sight as health insurance costs are likely to continue to increase. This will ultimately contribute to more people and families being without health care coverage, as 42% of small firms and 74% of large firms reported that they are at least somewhat likely to increase employee contributions next year<sup>2</sup>.

More often now days, workers are pressed to pick up the increase in cost for health care coverage for themselves and their families. This new responsibility places many families in hardship, as well as danger, should they not be able to afford the coverage that they need.

**SINCE 2000  
HEALTH INSURANCE  
PREMIUMS HAVE  
INCREASED 78%  
WHILE EMPLOYEE  
WAGES HAVE  
INCREASED 20%.**

<sup>1</sup> Health Insurance Jumps Twice the Inflation Rate; Health Care; MSNBC.com; September 26, 2006

<sup>2</sup> The Role of Employer-Sponsored Health Coverage for Immigrants: A Primer; The Kaiser Commission on Medicaid and the Uninsured; June 2006.

# HOW HEALTH IMPACTS WORKER PRODUCTIVITY



An Emory University study found astonishing differences in productivity among healthy and unhealthy workers, with incompletely healthy workers producing well under optimum levels of work<sup>2</sup>.

During the study, only 19% of the participants were 'completely healthy' having good mental and physical health and very low levels of mental and/or physical illness. This group of participants also had the fewest missed work days and the highest levels of productivity<sup>2</sup>.

**Having a healthy work force is imperative to effectively and efficiently maintaining your operation and continued success.**



55,000,000 employees have a time when they cannot focus on their responsibilities because of an illness of their own, or that of a family member. This contributes to 478 million days per year of reduced productivity because of illness<sup>1</sup>.

**DURING 2003  
69 MILLION  
WORKERS TOOK SICK  
DAYS RESULTING IN  
\$48 BILLION OF  
LOST ECONOMIC  
OUTPUT<sup>1</sup>.**

**“BY PROMOTING  
OVERALL PHYSICAL  
AND MENTAL  
WELLNESS. . . I  
BELIEVE WE COULD  
INCREASE  
WORKPLACE  
PRODUCTIVITY.<sup>2</sup>”**

Similarly, survey data completed by The Commonwealth Fund estimates that 69 million employees took sick days during 2003 resulting in 407 million days of lost productivity<sup>1</sup>. It is estimated that the economic output that was not generated because of this time off was \$48 billion<sup>1</sup>.

The research is summed up well by Emory sociologist Corey Keys who states *“By promoting overall physical and mental wellness, I believe we could... increase workplace productivity.”<sup>2</sup>*

**This research makes it clear that employee health has a tremendous impact on both, employers, as well as the United States economy. For this very reason, it is vital that employers not only**



**advise and motivate their employees to maintain healthy lifestyles for themselves, as well as their families, but employers must also equip employees and their families with the resources to maintain a healthy lifestyle through assisting them in obtaining health care coverage.**

<sup>1</sup> Health & Productivity Among US Workers, The Commonwealth Fund, August 2005

<sup>2</sup> Emory Study Finds Health care Use, Work Productivity Linked to Health Levels; Emory University Health Sciences Center; May 25, 2005

# HOW MEDICAID CAN HELP YOU CONTAIN COSTS

*"I work hard to do the best I can for them. But when it comes to health care—that's out of my hands! I cannot afford it & don't know where to look for help."*

Medicaid, a health care coverage plan provided through state and federal funding, provides assistance to populations meeting specific income guidelines and medically vulnerable people. Ohio citizens who are enrolled in the health care plan receive all medical services that are needed for their wellness. Furthermore, state and federal governments cannot limit the number of people covered through the program or deny needed medical services in an effort to minimize costs<sup>3</sup>.

## Who is Covered by Medicaid?

**Families & Children:** Coverage under this category is for children under the age 19, families, and pregnant women who have incomes of a specified percentage of Federal Poverty Guidelines. In Ohio, **Health Start Healthy Families** provides coverage for this Medicaid category. Also, families that have children under 18 and are participating in the Ohio Works First program are automatically covered by the health care coverage plan<sup>3</sup>.

Medicaid assists millions of individuals throughout the United States by providing needed medical services to individuals who may lack incomes to pay for care otherwise. In fact, the percentage of US residents with coverage through governmental programs is 27.3%.

## Ohio's Managed Care Plans

Ohio instituted managed care plans beginning in 1978 to improve services and better control Medicaid related costs. Through Managed Care Plans patients are easily connected with primary care providers, who oversee the patient's preventative care and refers the patient to needed services and procedures. Managed Care Plans also add value to patients services and experiences by offering services that are not typically offered in the traditional Medicaid service plan.

Managed Care<sup>3</sup>:

- Ensures Access
- Enhances Quality
- Is Cost Effective
- Controls Resource Utilizations
- Ensures Customer Satisfaction

**DURING 2005 OHIO EXPERIENCED AN INCREASE IN THE NUMBER OF PEOPLE WITHOUT INSURANCE BY 100,000 PEOPLE. STATEWIDE, 1.4 MILLION PEOPLE ARE WITHOUT HEALTH INSURANCE COVERAGE<sup>1</sup>.**

## NUMBER OF US RESIDENTS WITHOUT HEALTH INSURANCE IN 2005<sup>2</sup>:

**46.6 MILLION INDIVIDUALS**

- 16% OF US POPULATION

- 8.3 MILLION CHILDREN

• 961,000 OF THE 1.3 MILLION INCREASE IN THE NUMBER OF UNINSURED WAS AMONG FULL-TIME WORKERS

• IN HOUSEHOLDS WITH ANNUAL INCOMES OF AT LEAST \$50,000, 17 MILLION US RESIDENTS DID NOT HAVE HEALTH INSURANCE

<sup>1</sup> Poverty Figures Grimmer for Ohio; Doulin, Tim & Williams, Sherri; The Columbus Dispatch; August 30, 2006

<sup>2</sup> Record 46.6M US Residents Lack health Insurance in 2005, Fewer Receive Coverage Through Employers, Census Figures Show; Kaiser Daily Health Policy Report; August 30, 2006

<sup>3</sup> Ohio Medicaid Fact Sheet: Medicaid Program Overview; Ohio Job and Family Services



# Ohio's Free Health Care Coverage Program

## Eligibility based on: # of people in the household & household income

- It covers:
- Children up to age 19
  - Pregnant women
  - Parents/guardians with minor children in the household

## What Services does Healthy Start Healthy Families Provide?

- Ambulance/Ambulette Services
- Chiropractic services for Children
- Community Alcohol & Drug Addition Services
- Community Mental Health Services
- Dental Services
- Durable Medical Equipment
- Family Planning Services & Supplies
- Home Health Services
- Hospice
- Inpatient Hospital Services
- Lab & X-ray Services
- Nursing Home Care
- Certified Family Nurse Practitioner Services
- Outpatient Services
- Physical Therapy
- Occupational Therapy
- Speech Therapy
- Physician Services
- Podiatry
- Prescription Drugs
- Screening/Treatment to children under 21: HEALTHCHEK
- Transportation to Medical Appointments
- Vision Care & Eyeglasses

Children's Defense Fund-Ohio

Who is Eligible for Healthy Start Healthy Families?  
\* For Year 2006- Qualifying income amounts change February of every year.

	Family Size	Monthly Income*	Yearly Income*
<u>Children Up to Age 19</u> (200% FPL) <ul style="list-style-type: none"> <li>• Add \$567 per additional family member/month</li> <li>• Children are eligible for 12 months regardless of changes in families income</li> </ul>	2	\$2,200	\$26,400
	3	\$2,766	\$33,200
	4	\$3,332	\$40,000
	5	\$3,900	\$46,800
<u>Pregnant Women</u> (150% FPL) <ul style="list-style-type: none"> <li>• Add \$426 per additional family member/month</li> <li>• Unborn baby counts as family member</li> <li>• Pregnant woman covered during pregnancy &amp; up to 60 days after baby is born</li> <li>• Babies born on Healthy Start are covered for a year, regardless of changes in families income</li> </ul>	2	\$1,650	\$19,800
	3	\$2,074	\$24,888
	4	\$2,499	\$29,988
	5	\$2,925	\$35,100
<u>Parents &amp; Guardians</u> (90% FPL) <ul style="list-style-type: none"> <li>• Add \$255 per additional family member/month</li> <li>• To be eligible, the family must have a child under the age 19</li> </ul>	2	\$990	\$11,800
	3	\$1,245	\$14,940
	4	\$1,500	\$18,000
	5	\$1,755	\$21,060

## OPTIONS FOR EDUCATING YOUR WORK FORCE

Your employees are an easy-to-reach audience. They read company newsletters, check e-mail notices and attend meetings. The following outreach suggestions are geared toward educating your employees:

- **Paycheck Inserts** – The easiest way to reach employees is with a special insert in employee paychecks. This insert can be customized to reflect your company brand or logo. If appropriate, information can be in English on one side of the insert and Spanish on the other side. A template is provided in this tool kit.
- **Company Newsletter** – Include an article on the importance of health care coverage and the availability of low-cost and free health care coverage for children through Healthy Start Healthy Families. The Ohio *CKF* Coalition has provided your company with a basic newsletter article.
- **Brochures/Applications for New Hires** – Give each new employee a simple brochure or similar information piece containing basic facts about Healthy Start Healthy Families, including the state or national toll-free number employees can call to see if their children are eligible for low-cost or free health care coverage. Have Healthy Start Healthy Families applications available in the human resources department for interested employees.
- **One-on-One Employee Meetings**- Many times, companies meet one-on-one with their employees to discuss benefits updates, job performance, and other employee-employer related topics. This arrangement also allows for an excellent opportunity for companies to share Healthy Start Healthy Family information with their employees. As employers, it is imperative that we educate our workers on programs and services that they are eligible for, especially if we are already taking the initiative to meet with them on an annual basis.
- **Website Information for Employees** – Include information about available health care coverage programs for children and families and the toll-free number parents can call for more information in the employee section on your company website.
- **Special Event/Outreach and Enrollment Day** – Organize a company health fair for employees and their families. In addition to promoting health care coverage for children, the event could tie in other “good health” messages (quit smoking, eat well, exercise, etc.).
- **Employee Volunteer Opportunities** – Establish an internal health care coverage outreach campaign and provide volunteer opportunities for employees. For example, an employee who speaks Spanish can volunteer to explain Healthy Start Healthy Families to new Latino employees. Employee volunteers can help create and run a special company health care coverage/healthy family event. Employees can also be connected with state and local *Covering Kids & Families* coalitions and help with community outreach and enrollment activities.



## OPEN ENROLLMENT & PART-TIME/ENTRY-LEVEL /NEW HIRES

Open enrollment is an excellent time to share Healthy Start Healthy Families information with your employees. As you are sharing the changes in policies and the associated costs, inform the employees of the Healthy Start Healthy Families option. In the past, many families have opted to enroll their children in Healthy Start Healthy Families, while the worker and spouse remained on the employer-based healthcare coverage option. This has resulted in significant savings to employers.

### Tips for open enrollment:

- Include Healthy Start Healthy Families information in employee packets
- Discuss the Healthy Start Healthy Families program during an open enrollment meeting
- Contact your County Department of Jobs and Family Services and have them present the program– They can assist employees in completing the Healthy Start Healthy Families Application
- Encourage your employees to find the most cost efficient program that suits their families needs and budget
- Have designated space in building where interested employees can pick up HSHF Applications



“I WANT, AND REALLY NEED HEALTH CARE COVERAGE FOR MYSELF AND MY FAMILY. HOWEVER, I HAVE TO BE THERE FOR 90 DAYS UNTIL THEY START. MY FAMILY DOESN'T HAVE COVERAGE AND I DO NOT KNOW WHAT TO DO.”

**Part-time, entry-level, and/or new employees may find the Healthy Start Healthy Families program to be very beneficial for them. Due to the circumstances of working only part-time, or being an entry-level employee, these workers have a greater opportunity of being eligible for the Health Start Healthy Families program– especially for their children.**

Many companies have a probationary period in which employees, and their families, are not eligible for employer sponsored health benefits. Healthy Start Healthy Families provides coverage for eligible families and children during this time period when healthcare is needed, yet employer based healthcare coverage is unavailable.

When speaking with part-time, entry-level, or new staff, let them know of the Healthy Start Healthy Families program. Should they qualify, they will be delighted that you have resources to assist them with obtaining healthcare coverage!

## PAYROLL STUFFERS

Educating your employees about the eligibility and benefits of Health Start Healthy Families could not be any easier! Simply add a flyer or informational insert into payroll envelopes. By utilizing this 'in-reach' activity, you personally contact each employee and offer them information about Health Start Healthy Families. A flyer is included in this tool kit.



**You work hard  
to take care  
of your kids...  
Now there's  
help.**

**covering kids™  
& families**

Healthy Start Healthy Families Medicaid is free health coverage that covers prescriptions, dental care, doctor visits, vision care & more.

**Applying for coverage can be hard work.**  
**We can help.**

No in-person appointment required to apply!

**Please call: 1.800.324.8680...**

- ... For more information about this free health coverage
- ... To find out if your family qualifies
- ... For help filling out the application
- ... For help getting the paperwork to be approved

This payroll insert can simply be stuffed into an employee's paycheck offering them an opportunity to become familiar with a program that they may need for themselves, as well as their children. A 1-800 number is included so that the employee would not have to ask the employer questions, but can have their questions answered by knowledgeable Health Start Healthy Families associates.



What a simple and easy way to share a vital program opportunity with the members of your staff and organization!!



# covering kids & families

Example:

## Drop-in Article For an Employee or Customer Newsletter

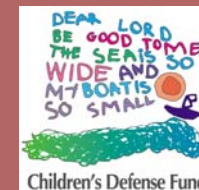
At *[Business]* we care about all our employees and customers—and their families. That's why we've become a partner in the effort to connect uninsured children to low-cost and free health care coverage.

Over 157,000 people in Ohio are uninsured. Most of these children are eligible for low-cost or free health care coverage through the program. But many parents of uninsured children do not know about Healthy Start Healthy Families. That's why we've decided to help. As a business in this community, we see families every day. We know that we can play a major role in helping to inform parents that their children may be eligible for coverage, even if they work.

We plan to *[List activities – Give dates of Enrollment events if possible]* over the next *[Time Period]*. Likewise, please see *[Name]* in our Human Resources Office if you have any questions.

When you're in the *[Type of Business]* business, you owe it to your community to be involved. Helping uninsured kids get the coverage they deserve is a goal worth striving for and one that will provide benefits for years to come. We are excited about this new endeavor and look forward to doing our part to get all eligible uninsured children enrolled in Healthy Start Healthy Families.

# PAYROLL STUFFER



**You work hard  
to take care  
of your kids...  
Now there's  
help.**

**covering kids™  
& families**

Healthy Start Healthy Families is free health coverage that covers prescriptions, dental care, vision care, doctor visits, & more.

**Applying for coverage can be hard work.**  
**We can help.**

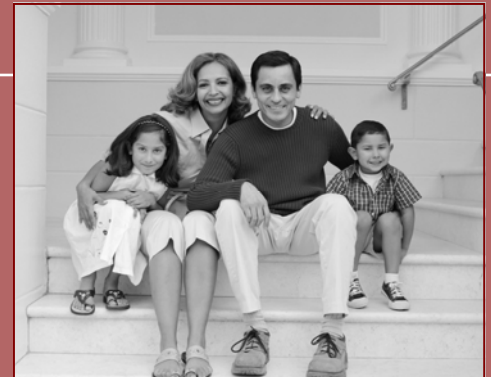
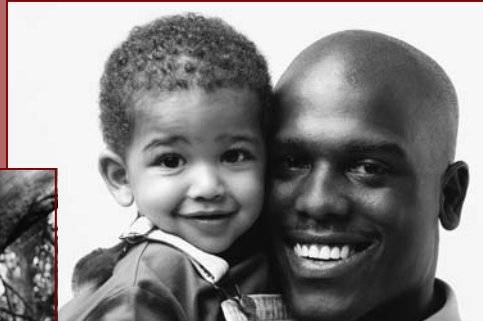
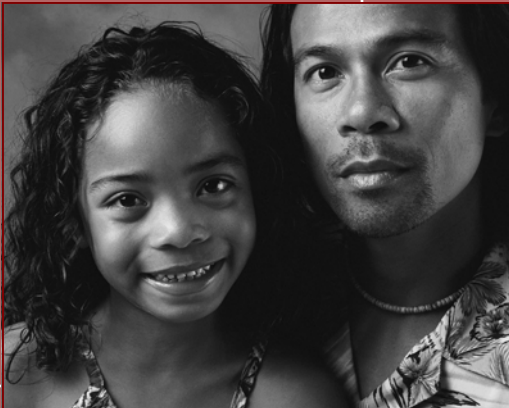
No in-person appointment required to apply!

**Please call: 1.800.324.8680...**

- ... For more information about this free health coverage
- ... To find out if your family qualifies
- ... For help filling out the application
- ... For help getting the paperwork to be approved

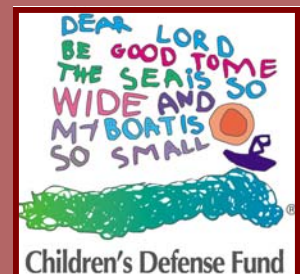


The *Covering Kids & Families* Initiative seeks to enroll eligible, uninsured children and adults in Medicaid and the State Children's Health Insurance Program (SCHIP).



covering kids  
& families

[www.coveringkidsandfamilies.org](http://www.coveringkidsandfamilies.org)



[www.childrensdefense.org](http://www.childrensdefense.org)

