

GIVE OUR KIDS A WINNING HAND

CONTINUE FUNDING FOR THE
CHILDREN'S HEALTH INSURANCE PROGRAM



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Dear Leader,

It's always nice when an investment pays off!

And that's the case when it comes to the Children's Health Insurance Program (CHIP). CHIP was created in 1997 with bipartisan support and, along with the Medicaid program, has cut the rate of uninsured kids by 50% (from 14% to 7%). [1]

This dramatic increase in kids' coverage has a tangible, positive impact on our nation's future health and education. Kids who have health insurance are less likely to get sick and more likely to get preventative care (including immunizations and dental care) to keep them well. It also helps them get the treatment they need when they do get sick, injured, or have a recurring illnesses. [2]

For these reasons, CHIP has earned the support of 83% of Americans because it is a smart investment in our kids' future.[3]

The stories in this booklet represent a small portion of the over 8 million children covered by CHIP yet these personal experiences reflect the widespread value and importance of CHIP coverage. [4] Unless Congress acts quickly to extend funding for the CHIP program, most these children will become uninsured. We can't let that happen.

Let's continue investing in our kids through the Children's Health Insurance Program to ensure that we always give our kids a winning hand of lifelong health. We urge you to take action this year to continue funding for this critical health coverage.

Sincerely,

Kristin Rowe-Finkbeiner
Co-Founder and Executive Director
MomsRising.org

[1] *Children's Health Coverage: Medicaid, CHIP and the ACA*, <http://kff.org/health-reform/issue-brief/childrens-health-coverage-medicaid-chip-and-the-aca/>

[2] *Why is health insurance so important*, <http://www.insurekidsnow.gov/qa/>

[3] *First Focus, "Why CHIP Is Still Critical for Kids"* <http://www.firstfocus.net/library/fact-sheets/why-chip-is-still-critical-for-kids>

[4] <http://www.firstfocus.net/sites/default/files/CHIP%20Sign-On%20Letter.pdf>

MomsRising Members Speak Out

Vickie, Alaska

American kids deserve health care, vision and dental. Many of my family went without until CHIP came along. Healthcare during the early years is more reasonable than adult care. Thus creating healthy adults.

Melissa, Arizona

As a teen I lived in a small rural town. There were no medical facilities in town at the time. When I was seventeen, and four months pregnant, I suffered from a Cerebral A.V.M. rupture; basically an aneurysm. It was classified as a stroke. The prognosis was that I was going to be a vegetable and my baby would not live, or have so many birth defects that it was recommended we abort the pregnancy.

Long story short, it has been 18 years since my stroke I am a working mom of 4, happily married to a man who has stood by me for the last 20 years, and I am very active in my community. I would never have gotten past the vegetative state if CHIP wasn't available as it covered my much needed physical therapy and the equipment I desperately needed to get me to a point in my recovery where I could function independently.

When I had recovered enough to do so, I returned to school and even continued to college. Now I am serving others in the disability community as an Assistive Technology Assistant. I vote in every election and care deeply about my country. God Bless!

Bunny (Ruth), Arizona

As a former teacher, school counselor, and lawyer in a school district with a large number of low-income children, I can personally attest to the fact that a large number of kids with whom I worked, suffered from health-related learning problems, especially before the time that any program to protect children's health was introduced.

Good preventative healthcare such as that provided by CHIP is crucial to so many children's ultimate success or failure in this country. A sick child is severely handicapped in their ability to learn almost anything.

Claire, California

I've worked with children and families for 40 years. Healthcare for children makes a difference in everything. I've seen how it impacts the ability to learn, even to get to school. I've seen how it impacts behavior and social/emotional development. I've seen how it impacts self-confidence and the ability to work for what you want.



MORE THAN 8 MILLION CHILDREN RELY ON CHIP FOR THEIR HEALTH COVERAGE

<http://firstfocus.org/resources/fact-sheet/why-chip-is-still-critical-for-kids/>

I've seen the discrimination that impacts children who have "bad teeth" and are sickly. I've seen the debilitating effect on parents when they cannot provide for this very basic care of their children.

You want to make a difference in children's lives and therefore in the life of our communities? Help all children have access to healthcare.

Kellie, California

I was a single working mom and CHIP was the only way I got physicals, immunizations and even some dental work done. This is an excellent program, I hope we don't lose it.

Holly, California

I have two special needs children. I believe all children should get everything they need. See doctors or specialists. So when they grow up, they have a great start to help this nation. Please don't take CHIP from the children.

Carol, California

I have great grandchildren that need this CHIP coverage. My granddaughter has been turned away with her child because she did not have health coverage.

Bonnie, Colorado

If not for CHIP my grandchildren would not have health coverage. In spite of that, CHIP is not just for my grandchildren it's for all our grandchildren.



Kelly, Florida

CHIP is important to me because I am an advocate for children. I believe that all children deserve to be insured no matter what.

M., Florida

I am a single mom and without KidCare [CHIP in FL], I would not be able to afford health insurance for my kids. Please do not add on more stress to our lives and help us keep our children's health insurance. They do not deserve to be abandoned by the system. Healthcare should not be a privilege, but a right to all human beings.

Dulce, Florida

I became disabled in 2002 and lost our insurance coverage when I was no longer able to work. I was covered by Medicare but my daughter had no coverage. Had it not been for the Healthy Kids program she would have remained uninsured. She was able to get coverage through KidCare [CHIP in FL] until she turned 19 and had graduated from high school.

I don't know what would have happened had she not had this coverage. Every child should have the right to coverage, a child needs health insurance and it is our duty to make sure they receive it.

Rebecca, Florida

This isn't a story about me but about my brother. After numerous months of pain and going in and out of the hospital he was diagnosed with Crohn's at 15. The next couple of years he underwent complications, surgery, weeks in the hospital, and now is on different types of medications in order to live a normal life.

Almost four years later and he is stable as long as he has his medication. Were it not for KidCare [CHIP in FL], he most likely would not have gotten the care he needed and my mom would be in debt and unable to hold down a steady home for her three children by herself.



Debra, Florida

My husband works for a small private startup company. Even though he works in excess of sixty hours a week, the company does not provide affordable healthcare. Through his employer, we purchased a policy for \$500 a month, which covers

very limited care for both my husband and I. This policy comes with a ten thousand dollar deductible. We are only able to visit our primary care physician for our \$35 co-pay, any labs or testing must first meet the enormous deductible. The deductible alone is 1/3 of our take home pay. This kind of policy would put our children's health in jeopardy. It would literally mean choosing between treating an illness and meeting a mortgage payment.

Even though we have been blessed with healthy children, are able to minimize the policy's use, the healthcare insurance through the state of Florida has been a huge peace of mind. With increasing costs and taxes every way we turn, there is less and less for those of us in the private industry to continue to afford decent healthcare, in addition to trying to save for retirement. I sometimes do not feel that those who are fortunate enough to have their policies and retirements paid for by the taxpayers appreciate the gift. Having KidCare [CHIP in FL] has been a lifeline for us, one we hope we never really have to use it.

Natasha, Florida



If it was not for Florida KidCare [CHIP in FL], my two daughters would not have health insurance. I am only slightly above the median [income] that disqualifies me for Medicaid and I cannot afford the astronomical prices of regular health insurance for my family. It gives me peace of mind to know that if anything health related were to happen, my children are covered.

Sili, Florida

When my daughter was 19 months old, she had a sudden seizure and fell backwards while I was giving her a bath. I was alone with her and couldn't leave her to dial 911, so I rushed out of my house calling for help, clutching my naked child who was seizing in my arms. Fortunately, my next-door neighbors were



SINCE ITS INCEPTION IN 1997, CHIP AND MEDICAID HAVE HELPED TO CUT THE # OF UNINSURED CHILDREN BY 50% WHILE IMPROVING HEALTH OUTCOMES AND ACCESS TO CARE FOR KIDS AND PREGNANT WOMEN ACROSS THE U.S.



<http://firstfocus.org/resources/fact-sheet/why-chip-is-still-critical-for-kids/>

home and I fell to my knees and placed my child on the floor and prayed as they called for an ambulance. Her lips were already turning blue. She stopped seizing shortly thereafter and was unconscious for the next 35 minutes.

She was diagnosed with febrile seizures that day. She has had five other seizures since, each brought on by moderate fevers. Each one was just as frightening as the first. Another thing that was just as frightening for me? Being an unemployed single mom, attempting to start a business, and worrying about how I would pay the medical bills if I had to rush my girl to the hospital.

Thankfully, I was able to get her insured through the CHIP. This critical program provides health insurance for children of low-to-moderate income families like mine. It is imperative that this program stay in place to help others as it helped me.

Yosonja, Georgia

CHIP is critically important. Everyone needs health insurance, but with a pitifully low income, we cannot afford it unless it is subsidized. Please consider that there are hundreds of thousands of families in need of this program. Thank you for your consideration.

Nancy, Georgia

My grandson was diagnosed with Type 1 Diabetes at the age of 4 1/2. He also has been diagnosed with Celiac Disease and Asperger's Syndrome. Without the PeachCare coverage [CHIP in GA] I don't know what we would have done. The care he has received has been remarkable! Our precious children are suffering from so many diseases and they deserve the best care available. It is crucial that CHIP continues to provide the help for our children and grandchildren that is so desperately needed.

Kris, Iowa

I raised 3 girls by myself and thank God there was a Children's Health Insurance Program as one had a birth defect and required surgery.

Lisbeth, Iowa

We have had Hawk-i [CHIP in IA] for three years now, not quite half of my daughter's life. My Husband is self-employed and I work at a Food Co-op. He has no health insurance coverage at his job and I am given a taxable stipend which does not even cover health insurance for the two of us, and has a very high deductible. We are grateful to not have to worry or think twice about taking charge of our daughter's health. We do not hesitate to bring her to the doctor, get her vaccinations, or take her to the dentist twice a year since we have the coverage through Hawk-i. Thanks for your time. We are grateful!

Shannon, Iowa

When my husband lost his job and insurance we had no idea what we would do. We knew that we did not qualify for Title 19, but we were told to apply for the Hawk-i [CHIP in IA] program. To our surprise we qualified and were approved. At first we were concerned that it wouldn't cover all the medical needs, but that was not the case.

Hawk-i actually covered my son's hemophilia drugs and all the specialists that came with it. The only thing I wish that was covered would be orthodontists. Our daughter was born 9 weeks early and her mouth was misshapen requiring a lot of orthodontics to properly form it, and Hawk-i says that it is considered "cosmetic."



Heather, Idaho



I worked for an employer who offered healthcare at a discounted price, for the employees only - not their families. As a result, everyone employed there was ineligible for the tax credits to be able to buy insurance in our state's insurance exchange, including my family and me. The Affordable Care

Act, unfortunately, passed us, and everyone else whose employer offered healthcare on those terms, completely by. If CHIP were not available to my children, I don't know what we would have done.

Anyone who has raised kids knows, you HAVE to have insurance for them – stuff happens, from sore throats and ear infections, right on up to jumping off the roof. I still don't make enough money to pay for private insurance, and pay the bills. CHIP helps me to care for my kids and gives us the security of knowing that if they pick up a bug at school, we CAN take them to a doctor without giving up our grocery budget. CHIP is necessary, and I'm grateful for it.

Virginia, Idaho

CHIP helped my 3 sons and I know it helps a lot of my family and friends, too. Please don't take CHIP from the kids.

Linda, Idaho

We needed CHIP. In 1989 we returned from volunteer work doing community development in Zambia, southern Africa. We were a young healthy couple with a 1-year old daughter and at that point insurance seemed less important than rent and food. We had total savings of 3K dollars. Our daughter had an intense allergic reaction and ended up in intensive care for 3 days and that wiped out our savings completely. Our hope and intentions were to get master's degrees and return to Africa for a life of volunteer work. This single episode of illness at hospital rates that seem ridiculously low now, changed our whole life trajectory.

My husband had to drop out of grad school and scramble to find work. He did not finish a master's for another 15 years. By that time I was our family's primary wage-earner and in a demanding role as pastor in our congregation, our kids were in high school and not in a good stage to move halfway around the world, and our dreams of Africa stayed on the shelf.

After our kids left home we did return to Africa and are currently working in Tanzania, again as volunteers. However, we can't make the long term commitments demanded to foster real grassroots change at this stage in our lives and we have some deep regrets. All for \$3,000 of medical bills at a vulnerable stage.

Gail, Illinois

If not for CHIP, my beloved granddaughter would have not received the excellent healthcare in her young (5 year old) life.

Her family has one less worry and her health has been excellent thanks to this care

Sarah, Illinois

I lost my job when I got pregnant. My husband's insurance was enough, until I developed complications.

My son was born 6 weeks early and then spent 11 weeks in the NICU. If it hadn't been for All Kids [CHIP in IL], we would have been in huge debt.



Valency, Illinois

As a single parent, I depend on All Kids [CHIP in IL] for both of my school-aged children, and would be at a total loss without this program, as I could not afford the health insurance that was offered through my job. Now that I have been laid off, it's more important than ever.

Patricia, Illinois

As a mother, I am not on top of everything. I had brain surgery 10 years ago and still managed to get married and have a child. I have not been able to keep steady work and am in school now trying to improve my health and my opportunities through acupuncture. I have not been able to afford healthcare for my child.

Through IL All Kids [CHIP in IL], Leontyn has had all of her appointments with doctors, dentists, which afforded me the opportunity to have her eyes checked. When she was stricken with RSV pneumonia at 2 months, All Kids assured her well-being by taking care of her medical expenses.

In 13 months, she had 2 spider bites which ended up in cellulitis and an overnight stay each time. I could not afford the hospital stay but while I slept next to her in the hospital bed I was proud that I lived in a state that felt she was worthy of saving even if her mom didn't have her act together.

As I finish my first year in my Masters of Science in Traditional Oriental Medicine, I know how blessed I am that my daughter has been taken care of throughout my journey of recovering from illness and trauma. Please keep giving children the opportunity to grow up healthier than I did so that they will be more capable of contributing to society.

“CHIP helps me to care for my kids and gives us the security of knowing that if they pick up a bug at school, we can take them to a doctor without giving up our grocery budget.”

Heather, Idaho

2 OUT OF 3 CHILDREN ELIGIBLE FOR CHIP AND MEDICAID [ABOUT 4.3 MILLION CHILDREN] ARE STILL UNENROLLED DUE TO RED TAPE



<http://firstfocus.org/resources/fact-sheet/chip-works-for-americas-children/>

young child which required many expensive daily medications and even occasional trips to the ER when she got sick and her condition worsened. She was saved more than once because of our health coverage through CHIP.

I also have another daughter who fell off of a bunk bed and suffered a subdural Hematoma and nearly died, she required emergency brain surgery to relieve the pressure. Once again we were so very grateful to have coverage and not need to worry about hospital bills at a time like that. Thankfully, both of my girls are now older and both are healthy and strong with no lasting effects from their conditions.

I thank you for providing CHIP in the past for our family and others like us and hope you will continue to do so. Please don't cut funding!

Mariah, Illinois

I've worked as a teacher with students who live in impoverished situations. Without All Kids [CHIP in IL], the majority of kids I've come into contact with would be without healthcare. This is a serious issue. Healthcare is a human right. It sets people up on their path.

Kimberly, Illinois

My story begins 12 years ago when I found out I was pregnant (after being told I couldn't have kids). I found out about WIC and immediately enrolled, which helped me eat healthier during my pregnancy. I applied for public aid and was able to have doctors involved throughout. This really paid off when I got HELP syndrome (pre-eclampsia) and we both almost died.

I am so thankful someone saved my baby and my life! If I didn't have insurance I am not sure we would both be alive today! Insurance has kept my son healthy because of wellness visits and a doctor whenever he's sick. Having bee sting allergies the Epi-Pen has saved his life more than once! Plus seeing a specialist for all his allergies.

Thank you insurance! I couldn't afford insurance along with bills, housing, food, and supporting my injured fiancé. Also I have used Illinois Action For Kids so I can continue to work and earn money while knowing my son was in a safe environment! I don't know how kids can stay healthy, educated, and well without insurance and help. It takes a community to raise a child.

Shavon, Indiana

We are long-time CHIP receivers and are very grateful for the coverage. I have one daughter who had severe asthma as a

"I have one daughter who had severe asthmas as a young child... She was saved more than once because of our health coverage through CHIP."

Shavon, Indiana

Terry, Indiana

My daughter had a baby at 21 years old with no job. By CHIP being available, she has been able to keep my granddaughter healthy for the past six years. She misses no doctor or dental appointments. Keeps all her shot records up to date and has realized the importance of making sure to take her child to the doctor regularly and not to go to the emergency room for healthcare. My grandchild is learning the importance of preventive care at the very beginning so she may continue her care as she gets older.

Kelly, Kansas

Without the help of state sponsored insurance when my children were small they would not have become functioning adults. I have two high functioning autistic kids whose needs were beyond my reach. Without intervention the lifelong support that would have been required would have cost the taxpayers a great deal. With the support both have become hard working, tax paying members of society.

Pamela, Kentucky

I am a single mother in Kentucky which has had a dismal record of providing health insurance for its citizens. The K-CHIP program changed all that for my family. My daughter has had chronic migraines since the age of 6 and until we had CHIP, I was unable to provide medication for her (it was cut off when she turned 18).

She is now earning her Ph.D. at Harvard University and continues to use migraine medication. My son has allergies and the K-CHIP has enabled me to take him to doctors and get the medications he needs to stay healthy. Please keep this program.

Sofonisba, Massachusetts

I attended graduate school when my kids were toddlers. I am now a breadwinner for my family. Without the safety net of CHIP while I invested in a new career, I would not have been able to better our lives. It's the right thing to do. Children need to be protected. Parents need to be free from worry.

Tania, Maryland

I'm a single mother of four and though I am gainfully employed I cannot afford my employer's healthcare plan for my children at this time. If it weren't for the CHIP program my children would be uninsured and we would drown financially.

I've been blessed to receive free coverage when my income was extremely low and have also been allowed to pay a much smaller premium when blessed with additional income. During both of these phases of life the coverage provided through the CHIP program has been lifesaving.

Three of my children are asthmatic and also wear glasses; basic healthcare is costly enough but when you combine that with additional medical concerns the cost can become overwhelming. On behalf of all parents, joint and single, I pray that the CHIP program remains a source of support for our children.



Mary, Maryland

When my husband lost his job, he didn't get more work for over two years. We were living on supplemental insurance that was quickly running out. Had that happened, we would have needed CHIP to cover the expenses of our special needs son.

Millions of families need this program to cover medical expenses when other insurance is unavailable to them. Please keep it available.

Dolline, Maryland

My husband lost his job over 2 years ago leaving the family without medical insurance. Thanks to MCHIP and the Maryland REM program (Rare Expensive Medical Management) my son gets the medical care he needs.

My husband was recently diagnosed with early onset dementia and will never be able to work again, and my son still has insurance.

Adrienne, Maryland

As a family law attorney dealing with abandoned and neglected kids in Maryland, I see how important the CHIP and WIC programs are for the moms and children themselves. CHIP improves their lives so much and is much appreciated.

Jan, Michigan



From the time my daughter Suzi was young, we knew she was going to need extra help. She was diagnosed in second grade with ADHD and we proceeded to try a medical solution to her attention problems.

We struggled to make sure she received special educational support at school, and at home she needed behavior modification to successfully take care of her needs. As she got older, she was diagnosed as being bipolar and required a different approach to control her mood swings and irritability.

Without having access to quality healthcare we would have been lost, and thanks to MICHild [CHIP in MI] coverage, with a premium of only \$10 a month, we were able to afford the help she so desperately needed.

She is now a high school graduate with the goal of attending community college to become a cosmetology student, and we are so grateful that we have been able to get the help necessary to get her to this state.

Brandy, Michigan

The CHIP program is important to my family and me because I will soon be bringing a child into this world. On my income I will not be able to afford insurance for two people, so I think the CHIP program is important to a lot of families and mothers such as myself.

Nancy, Michigan

As a school teacher, I have seen first-hand the effect health, both good & poor can have on learning. Good healthcare is critical. Please support CHIP!

THE RATE OF UNINSURED KIDS WILL SKYROCKET WITHOUT RENEWED FUNDING FOR CHIP BEYOND FY 2015

<http://firstfocus.org/resources/fact-sheet/why-chip-is-still-critical-for-kids/>

Shannon, Missouri

I am a single mom with a decent job. My employer covers my health insurance but to cover my son would be more than I could afford. I qualify for CHIP thank goodness because my 3-year old son has severe food allergies. If he didn't have insurance through CHIP I would not be able to take him to the doctor or emergency room when necessary or purchase the Epi-Pen.

Thomesa, Missouri

It is very important that we keep the CHIP program going. I have two children that are both on the program. It helps because the insurance at my job is too high and I wouldn't be able to take my kids to the doctor, hospital, or dentist when they are sick or have toothache.

I can't afford insurance and feeding my kids probably if I had to go through my job. So I ask you please do whatever you can to keep this program.

Sarah, Montana

My family benefited from CHIP when my daughter was a brand new baby. My husband and I were in between jobs and going back to school and we could not afford to pay for health insurance. We weren't able to have it for ourselves but we were able to take her to every pediatrician's appointment and she had all her immunization. It was a huge relief for us because she had the H1N1 virus during that time and she was always very well cared for.

I currently teach at a low-income school and can't imagine what my students' lives would be like without CHIP and coverage provided by the government to make sure they are

healthy and have a chance at a better position in life. We are super thankful and hope that the program continues.

Jeanne, Nebraska

I worked my entire career in schools with high numbers of children living in poverty. Without CHIP these children would not have received healthcare, other than perhaps the emergency room at a higher cost to all of us. Preventative health care makes sense for all of us.

Demetria, New Jersey

As a single parent I have medical insurance through my job. It helps me a lot that the state covers my children because if I had to pay for all of us out of my paycheck, I would then have to rely on welfare to give me benefits because I could not afford to survive on my own in today's time.

Rachel, New Jersey

Our family has been without insurance for ten years. We see the decline in our health due to this factor. Fortunately, our son has NJ Familycare [CHIP in NJ].

It's truly a blessing and all children deserve the right to be covered and have exams, dental, vision, etc. It's an outrage that in this day, people - especially children - are left to suffer and face health risks, many that can be avoided if coverage was given.

Lisa, New Mexico

CHIP has been a great help for our family. As my husband has finished grad school and his post-doc, we have appreciated the help this program offers to keep our children healthy. We look forward to the day when our tax dollars will go towards helping other families keep their children healthy as they finish their education.

We do not plan on depending on government assistance forever, but it has helped keep our heads above water as we live on a very limited income in the meantime. I expect tax dollars to go towards the health and safety of our population first and foremost, because without caring for the people, what is there to protect?

Christina, Nevada

Medical help is overly expensive and with the cost of everything today it is unreachable without help. My son has to see professionals each month and takes three medications a day.

"I currently teach at a low-income school and can't imagine what my students' lives would be like without CHIP..."

Sarah, Montana

Without help I would not be able to provide adequate care for him.

I don't even want to think of that outcome! My daughter has learning disabilities, without medical coverage she would not get the special classes at school because this too is charged through the medical system. Medical coverage is a necessity and shouldn't be treated as a privilege!

John, M.D., New York

The healthier our child population is, the stronger our country and the stronger our economy. CHIP has done a great service to the nation. It must be continued.

Judith, New York

My three kids were helped by this program at a time when we were either uninsured or underinsured. My son walks today because of CHIP; my daughter had several needed surgeries; another son had hearing problems and had surgeries and therapy under CHIP. It used to be much easier to get on and stay on – nowadays the state gets much more involved and even low or no income families can have a hard time getting on CHIP or keeping it.

The time not lost from school and work (for the parents of these sick kids) would make this a worthwhile program. If a kid is not healthy or can't hear or see - they cannot learn properly. If they are in pain - they cannot learn. Fund this program!

Lisa, North Carolina

As a self-employed mom, I had to purchase my own health insurance. I am happy to have the opportunity to get insurance, but I could not afford to include my children on the plan. Thanks to NC Health Choice [CHIP in NC], my children can see a doctor and dentist regularly as well as get the eye glasses they need to succeed in school. Also, although I am not one to rush to the doctor for every sniffle, it is comforting to know that my children are covered if an accident occurred.

Delores, North Carolina

I know personally that if CHIP was not provided for my children I really would not know what to do. I could not afford insurance for my children without struggling and worrying how I would make it to the next paycheck. If the government gets rid of this there will be millions of children who will not get the help they need, so do the right thing and let it alone!!!

Rhonda, North Carolina

My children have benefited from CHIP since 2006. Without the help of CHIP my four children would have been uninsured and without access to regular healthcare. We are a single income

family and insurance premiums offered by my husband's employers have been unaffordable.

CHIP has helped us provide our children with regular well-check physicals, sick visits, and medications while staying within our budget with low co-pays. Please continue funding for this program, the health and future well-being of our children depend on it.



Melessa, North Carolina

After 5 years with the same company I thought my life was stable until an economic slide took my job overseas and left me without any benefits. My son was 5 at the time and I was pregnant with another.

My son woke me up one night unable to breathe - the scariest minutes of my life proved that my son would need ongoing medication. Luckily the hospital had to see us but the follow up and prescriptions would surely make it hard to continue day-to-day life, paying bills, and still able to support my children. The hospital referred me to Medicaid who accepted my son into the NC Health Choice [CHIP in NC] where I pay a once a year reduced fee and low copays.

This eased the burden and allowed my son to continue to have a healthy life. Even though I am working again the coverage for my family would take 1/4 of my paycheck each paycheck. That is not something I can afford with living expenses and gas. Without the NC Choice program I know we would not be able to survive.

Denelle, Ohio

As a child growing up with diabetes, I was growing up under my parents' healthcare coverage and had a hard time finding coverage on my own when applying for jobs.

I was fortunate enough to be able to finally find good insurance, which was indeed fortunate, since my healthcare was in use frequently. I would hate to see any child, or any adult, for that matter, with mine or any healthcare problem, try to cover these expenses without good insurance!

IT WOULD COST THE FEDERAL GOVERNMENT A LOT MORE \$\$\$ TO INSURE THESE CHILDREN IN THE EXCHANGE THAN IT DOES TO KEEP THEM COVERED IN CHIP

<http://firstfocus.org/resources/fact-sheet/why-chip-is-still-critical-for-kids/>

LaDonna, Ohio

We have not received CHIP. However, it helps us because it helps our friends, neighbors, and our community.

Therese, Ohio

Before my husband became settled in his current career, he was working a number of odd jobs, trying to make a living. I was working part time and taking care of two young children as well. The amount of money we made qualified our children for the Healthy Start [CHIP in OH] program. At this time, I had a baby who was born with a congenital condition requiring an overnight hospital stay, multiple tests, and extensive follow-up appointments. My daughter is now 12 years old and still takes daily medicine for her condition, but is otherwise perfectly healthy.

I am so grateful that the Healthy Start program was available for us when we needed it. Because of the program, we were able to focus on my daughter and her medical needs when it was most important to us, and my husband was able to get settled in his current career.

Because of his change in jobs, we made too much to be eligible for Healthy Start for much more than about three years, but those three years had a huge impact on our lives. If we hadn't had assistance at that time, I believe we would still be struggling with debt today, instead of being able to contribute to society.

Miechell, Oklahoma

In the early 2000's, I was a waitress and was barely able to pay my bills, much less pay for doctor bills and medication for my sons and myself. I made too much for assistance, but my sons qualified for CHIP.

Not knowing if I would be able to take my sons to the doctor when they got sick and get their medicines was a very heavy burden. But CHIP helped to remove that burden. I was able to get medical help for my sons and that meant the world to me.

Shannon, Pennsylvania

I'm an attorney and when I was pregnant with my son I found out his coverage would've been \$400 a month through my insurance. So I had to get him on CHIP. We pay a full premium for him but in late 2008 there was a downturn in the legal community and I ended up losing my job for a few months and it was wonderful because the CHIP program gave us a reduced premium amount.

Now we are back up to paying the full amount and I think it's a valuable and wonderful program for people to be able to have and I fully support it.

Jennifer, Pennsylvania

This program has helped several children in the Pittsburgh, PA area as I have seen through pediatric nursing at the local children's hospital.

Sarah, Pennsylvania

Growing up, my family struggled financially. Having CHIP allowed my mother to provide my sister and me with things like eye glasses and braces which they would have never been able to afford on their own.

Then, when I was thirteen, I became severely depressed and attempted to take my own life. Because of CHIP I was able to receive psychiatric care including therapy throughout the rest of my teenage years. This treatment was invaluable to my adult life. I'm not sure if I would be alive today without it.

Alex, Pennsylvania

I had CHIP growing up. My dad was a landscape contractor and my mom owned a small gift shop.

We were devastated when my dad was disabled by an accident and CHIP got me to the doctor when I was sick. If we didn't have it, I don't know what my family would have done to cover doctors and medications for me.



Melanie, Pennsylvania

CHIP has been very beneficial to my family. My husband has a good job and I stay home to take care of my handicapped grandson. We are still below the income level for CHIP.

We live paycheck to paycheck like a lot of people and can't afford to pay for healthcare. All three of my children are on CHIP and I don't know what we would do without it.

Ann, Pennsylvania

I work for a non-profit, and as is the case for many low-budget places that serve others - our wages are not terrible, but not very high either. Paying for health insurance for my two kids would be pricey (over \$400/month) and put a major strain on my ability to provide other basic needs - like food. Thanks to CHIP, my kids have access to great care at an affordable rate.

Laksmi, Pennsylvania

Growing up somewhat poor, my parents provided my siblings and I with all that we needed and wanted. But at one point in time, they struggled and needed help and CHIP was there to help us in this time of need. So I feel strongly about this.

Lorra, Pennsylvania

CHIP covered everything for my two children. Doctors, specialists, treatments, tests, counseling, dentists, vision care and prescriptions were fully covered! As parents who were struggling to make ends meet, we were so grateful for the help. Thank you CHIP, we don't know what we would have done without it!

Donna, Pennsylvania

CHIP was a big help to us when our daughter was an adolescent and my husband was briefly unemployed. Even after he found a new job, it was some time before he received benefits. At least we knew our daughter had insurance and she did use it.

Cynthia, Pennsylvania

CHIP has been a godsend to my two children and me. I am a single income household and without CHIP my children would be at great risk. I wouldn't be able to afford health insurance through my work. Please don't let the funding for CHIP run out! Our children need to stay healthy, they are our future!

Glenna, Pennsylvania

My daughter was only 4 when she broke her arm on the monkey bars. I could not believe how much the bill would have been. If my daughter would have not had CHIP it would have been really depressing having to pay that bill.

Thomas, Pennsylvania

My grandson was born with a congenital heart defect. When he

“CHIP saved my friend's child's life. Her son had severe pain in his stomach... Had there been no insurance they might have waited to get help.”

Elizabeth, Pennsylvania

was 3 months old he had to have open-heart surgery to survive. My daughter had CHIP for him and they covered all the expenses without which he would have died. He is now a healthy 12-year old and although he is still seen once a year, there have been no further problems

Dave, Pennsylvania

My own children are grown (my daughter is 46 and my son is 42). My grandchildren are in High School and are fully covered by my son's insurance. But my niece, who is also in High School, is currently covered by CHIP.

Her mom has a low paying job and cannot afford the company's somewhat expensive medical coverage. So we are very happy that she can get coverage for her daughter through CHIP.

Elizabeth, Pennsylvania

CHIP saved my friend's child's life. Her son had severe pain in his stomach and they fortunately had him on CHIP - but just by 3 days. Had there been no insurance they might have waited to get help.

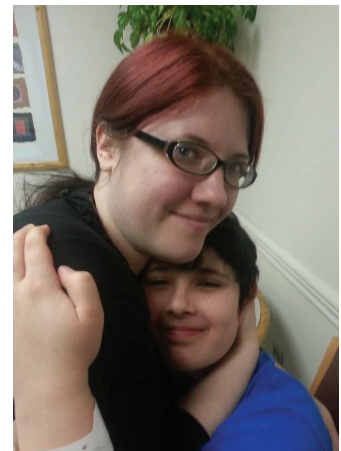
He had an appendectomy and is now fine - 15 years later! Our children need and deserve CHIP. Congress has deluxe health care, our kids need decent care too.

Tashina, Pennsylvania

My son is 12 years old, he is mentally ill. To get him on our insurance, we would've had an \$1,100-a-month deductible to get him his therapy and his medication for his illness.

The gap between affordable mental health coverage and what is available on CHIP is so wide that if it weren't for CHIP we wouldn't be able to afford any kind of mental health care for him. Because of CHIP he is getting the care that he needs.

Right now he does have to live in a facility for mentally ill children but we are hopeful that he is going to make his breakthroughs and he's going to come home really soon. But without CHIP I don't know what would've happened to him. We really needed the help and CHIP was there for us.





THE AMERICAN ACADEMY OF PEDIATRICS RECOMMENDS THAT CHIP RECEIVE CONTINUED FUNDING THROUGH 2019

<http://pediatrics.aappublications.org/content/133/3/e784.full.pdf+html>

Marie, Pennsylvania

When I worked as a breastfeeding peer counselor for the W.I.C. program in Philadelphia from 1992-2000, my employer only offered health insurance to employees, they did not cover children. I relied on CHIP to insure my two daughters. They received great health and dental care. All families should be able to count on CHIP for their children's well-being.

Dr. Melinda, Tennessee

I am a provider of speech and language pathology services, specializing in birth-to-three, infant & toddler, and school-aged children's services. I see the value of CHIP.

Malana, Texas

Our family of four receives CHIP for our children. We make too much for Medicaid but not enough to be able to afford private health insurance. CHIP has helped us out for 6 plus years. My son was having severe headaches at the age of 2 and without CHIP we would not be able to get him tested and make sure there was nothing majorly wrong with him. He since has outgrown them and is doing fine.

Kourtney, Texas

I was a full time student and without CHIP my children would not have insurance. I was unable to pay the high cost of regular insurance.

Baxelo, Texas

We are a stable, middle-class family but when my husband lost his job, we needed CHIP to make sure the kids still had insurance. It was affordable and a powerful benefit that relieved so much stress for us during that already very stressful period of job searching.

If we had accumulated debt for medical care for the kids it would have been much harder to recover financially after my husband did get his job. As it was, we were able to survive the trial in good standing.

Yolanda, Texas

My husband carried the grandkids on his insurance but when he died, my insurance would not carry them and my daughter was forced to use CHIP. It was such a relief to know that there was something out there to help my grandchildren. Children get sick and get hurt and it is a must to be able to get help somewhere when you do not have any options.

Robin, Texas

If it were not for CHIP I am not sure how the kids in my district would get the treatment they need when they are sick. CHIP provides access to doctors for these children. – High School Nurse

Alliyah, Texas

I have worked all my life and have never been able to afford adequate healthcare for my family. CHIP has afforded my child the necessary routine medical and dental checkups that he needs to help detect and prevent illnesses. If we take care of our children now, maybe we won't have to take care of them when they're grown.

Leah, Texas

My daughter went to school with a young lady whose father was not able to pay for the treatment she needed to save her life in regards to kidney complications. By being blessed with the ability to have CHIP to help him he was able to get her the medications and medical procedures she needed to save her life.

Tracie, Texas

It's been many, many years since my children, now grown adults, were on CHIP. But when I was a single mom with two kids, being able to take my children to the doctor at no cost was a lifesaver. Now my granddaughter needs coverage while her mother puts herself through school. Please fund this for the children.



Angela, Texas

There was a time of struggle for my sister when, as a single parent with financial hardships, health insurance premiums were unaffordable for both she and her children. CHIP made the unaffordable possible when my niece needed consistent healthcare coverage. Dental work was much needed and

without CHIP, my niece would not have received the corrective and restorative dental work needed to continue growing as a healthy child. As a healthy adult today, my niece understands the importance of dental care for her family. Thanks again CHIP!

Vanessa, Texas

I am at a crossroads and have been reflecting about the trajectory of my life and the choices I have made, so it's somewhat at the forefront of my mind how incredibly lucky we've been in our place and time, as the policy is what has made life possible. That has been the variable that has made and broken our proverbial camel's back.

I raised my daughter in Santa Barbara, CA and the health-care available through the network established and paid for by CHIP is why my daughter is still alive. She had meningitis, an adenoidectomy, asthma, and broke both her arms at school – not at the same time, thankfully. All of it was covered under CHIP, and administered by some excellent doctors because of how Santa Barbara County managed healthcare.

Access is the breaking point for whether a family succeeds and can be contributors to society or fails and are just a drain to society. Access is critical, be it healthcare, education, housing or financial institutions. These are all part of what constitutes the necessary and sufficient conditions for thriving. The absence of access fosters ignorance, desperation, and shame which plague our society and are at the root of dysfunction.

All people need access to these things if they are ever going to have the chance to thrive and be active contributing members of society. Investing in CHIP is investing in human capital and it is our most precious commodity – it's ourselves. Everyone benefits from a healthier populace. So let's make life better and apply what we know: healthy people make for happier people.

Kimberlee, Texas

In April of 2013, my oldest son who was 10 years old at the time, began to run fever. He said his tooth hurt. Within a few hours, his face had swollen to the point that he was no longer recognizable. I took him to the local clinic and after x-rays and blood tests, he was diagnosed with facial cellulitis, given an antibiotic and sent home. This was around 9 a.m. By 6 p.m., after taking the antibiotics and resting, he had become extremely lethargic. I rushed him to the ER.

He was transported to Medical City Children's in Dallas by ambulance. We spent 5 days in the hospital due to this infection. They pumped him with antibiotics, had a dentist come see him, a surgeon, a cardiologist, so many doctors.

They determined that the problem was a hole in his tooth because it was underdeveloped and had let the infection through to his bloodstream. He was on the verge of sepsis when we arrived at the hospital. As a single mother, I of course was terrified of what to do. He had passed the age of being eligible for Medicaid and I couldn't afford the medical bills or the oral surgeon that had to remove his two teeth when he came out of the hospital. None of it.

But I remembered that I had CHIP! I am extremely grateful for this program! It not only helped to save my child's life, but also kept me from going into debt with a hospital. He was treated with the utmost respect, as was I. It didn't matter that he wasn't on private insurance. He was covered!

Ada, Texas

I am a single mom and CHIP helped offset the high cost of my insurance premiums every month. Our children deserve to receive adequate medical care and CHIP is beneficial to the well-being of our young children who otherwise could not receive proper medical treatment due to the parent or parents not being able to maintain health insurance because of outrageous monthly premium cost.

Laura, Texas

My husband was laid off from his dot com job and I was laid off from my job right after giving birth to my son. We lived in an apartment and started living as low and cheaply as possible. We

qualified for WIC and CHIP. CHIP allowed us to get our son's first checkups and immunizations. We lived off unemployment. I ended up getting a full-time job in September 2001 which I still have and was able to get my son onto the insurance. My husband found a full time job a few months later.

We have not had to use CHIP since then. CHIP helped us get through a very hard time in our lives. We now own our home and have more financial security. We appreciate it and did not take advantage of it or our WIC benefits. Others now need that same assistance we received.

Kathleen, Utah

CHIP has made a tremendous difference for my family's health and financial security. When my two sons were very

“CHIP helped us get through a very hard time in our lives. We now own our home and have more financial security... Others now need that same assistance we received.”

Laura, Texas

CHIP PROVIDES A SAFETY NET FOR PREGNANT WOMEN IN 18 STATES SO THEY CAN RECEIVE MEDICAL CARE DURING THEIR PREGNANCIES



<http://digital.marchofdimers.org/CHIPCoverageforPregnantWomenFactSheet0529.pdf>

young they were covered by CHIP. My husband worked as a carpenter, running his own business, and the only available insurance was unaffordable individual coverage. CHIP provided excellent insurance for my children, as we were able to get preventive care and treatment when they were sick.

My older son, now 8 years old, became extremely ill with RSV when he was only 9 months old. He nearly died and had to be hospitalized for several days. If it were not for CHIP we would have been financially crushed by the cost of his hospital stay and unable to pay the bills. My younger son, now 5 years old, was covered by CHIP at age 1.5 when he had to be hospitalized due to extremely high fevers. Again CHIP made it possible for my child to receive the care he needed without my family sinking deeper into debt.

The cost of health care is extraordinarily high and without the assistance of programs like CHIP, families who are struggling would suffer from a lack of medical care and from extreme financial hardship. I hope CHIP continues to be available to help families throughout Utah and elsewhere.

Our family is lucky because my husband and I now both have good jobs with employer-provided health benefits. One key to having made this transition was the assistance provided from programs like CHIP, allowing us to stretch each dollar and get through tough financial times.

Aimee, Utah

I am a single mother of two young boys. I work at a low-paying job and barely scrape by. I live paycheck to paycheck and

struggle daily to make ends meet. If I did not have CHIP for my son I would be in constant fear of something happening with his health. Life is fleeting and I need some sense of security. CHIP provides this for me.

Daisy, Utah

We are on the highest level of CHIP, so we pay to have it. But we pay far less than we would to have our two children on our personal plan.

We pay for our own insurance because my husband works for a small business. It was every important to me that we were able to keep our children with the same doctor, and we were able to do that when we signed up.

The savings have given us the ability to get things in better order financially, and gives us peace of mind that our children are covered for check-ups and in case something happens where we might need coverage. Please keep this program going not only for my family, but all those families that need the help it provides.

Jennifer, Washington

I gave birth to twins when I had a 2 year old at home. I had to use up my 12 days of vacation before they were born, and then was out of work for another 8 weeks.

I received CHIP to supplement my own insurance through work (I was able to maintain that) which was a lifesaver – in those 8 weeks after birth, the boys were transported by emergency vehicle to the NICU where they stayed for 9 days and had two subsequent emergency room visits and hospitalizations for RSV.

Even after I went back to work, I was able to access the insurance program to help cover my portion of a surgery for each twin which would have been approximately \$8000, way out of my budget to pay.

Accessing state health insurance for the boys has been an absolute lifesaver!

Sherri, Washington

I am a single mom with three children. I have a disability and receive social security and Medicare. No way can I afford insurance and it is not available from the father who rarely pays child support.

My eldest child broke his hip and had to have urgent surgery on both hips. It was hard enough to deal with his sud-

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Aimee, Utah

den inability to walk, let alone insurance. Fortunately we had CHIP and I could focus on his needs without harassment from a hospital.

Betty, Washington

My 8 year old suffers from a chronic sleep disorder called Narcolepsy with Cataplexy. Her meds cost over \$15,000 per month not including the home health aide or specialty doctors.

My Sleepy Princess would have no quality of life without proper medication and constant monitoring by specialist so without good insurance for her, what would happen to her? How could she go to school without a stimulant like Nuvigil to keep awake? Or Xyrem to help her sleep better at night?

If the children are our future, how can we not provide and maintain good affordable healthcare and say we are the greatest nation in the world? Without them, we have no future. Don't sell them short.

Kimberly, West Virginia

CHIP has been a great insurance for my 2 boys especially when one has special needs and requires a lot of different doctors.

Mary, Wisconsin

I am a Franciscan Sister, so I have no children of my own, but I have worked with children and their families for many years. I know that this program has been helpful to many families.

It would be a disaster if it were discontinued or reduced. Our children, if given the chance for a healthy and productive life, have the ability to make great contributions to this country and the world.

Dee, Wyoming

I am a licensed preschool owner in Wyoming and have seen firsthand how important the CHIP program is for many children. Please continue to fund this program so that our children can have access to health care.

To learn more about
our stories or to contact
our healthcare campaign,
please contact:
Felicia@MomsRising.org

MomsRising.org is an online and on-the-ground grassroots organization of more than a million people who are working to achieve economic security for all families in the United States.

MomsRising is working for paid family leave, flexible work options, affordable childcare, and for an end to the wage and hiring discrimination which penalizes so many others. MomsRising also advocates for better childhood nutrition, health care for all, toxic-free environments, and breastfeeding rights so that all children can have a healthy start.

Established in 2006, MomsRising and its members are organizing and speaking out to improve public policy and to change the national dialogue on issues that are critically important to America's families. In 2013, Forbes.com named MomsRising's web site as one of the Top 100 Websites For Women for the fourth year in a row and Working Mother magazine included MomsRising on its "Best of the Net" list.