

# Coverage for All Utah Kids: A Look at the Benefits and Estimated Costs

Published: Tuesday, 26 January 2021 23:08

Written by: Jessie Mandle

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When kids have health insurance, they experience many short and long-term benefits: better health outcomes, improvements in their educational achievements--even higher wages in adulthood. We know from [a significant body of research](#) that *kids do better throughout their entire life when they have health insurance*. Yet today in Utah, some [82,000 children](#) are still uninsured. The majority of uninsured children in Utah [are already eligible for health insurance like Medicaid or CHIP, but are not enrolled](#). At Voices for Utah Children, we have long advocated for kids to get covered and stay covered.

But unfortunately, some kids are still shut out of coverage in Utah, unable to qualify for any form of health insurance because of their immigration status. In Utah, Medicaid and CHIP coverage for non-citizens is limited to certain lawfully present immigrants, such as legal permanent residents, refugees, and asylees. Only six states (CA, IL, MA, NY, OR, and WA) and DC cover children in Medicaid and CHIP who are otherwise ineligible due to immigration status

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As part of our [100% Kids Coverage campaign](#), we are advocating for all children to have coverage, regardless of their immigration status. If we invest in health coverage for all Utah kids, we are building a healthier, more economically- secure future for all Utahns.

## Estimating the Costs

In our new policy brief, we outline the costs associated with providing Medicaid and CHIP to all income-eligible children in Utah, regardless of immigration status. To estimate the costs of a state Cover All Kids initiative, we draw on [analysis from other states](#) that have recently expanded coverage to all kids, or have proposals under consideration. To understand the fiscal impact of expanding Utah Medicaid and CHIP to cover all children regardless of immigration status, we rely on three key factors:

- Population estimates of the number of eligible or undocumented children
- The state Medicaid and CHIP participation rate
- The cost per child

Any cost estimate must consider **the impact of participation or enrollment rates**. For a variety of reasons, Utah has continually and persistently seen low enrollment rates among eligible children in Medicaid and CHIP. While we hope that all children would enroll in a Cover All Kids program, a sizable share of eligible children will never enroll. Though enrollment data as a share of the eligible population is not uniformly available, in the states that have expanded Medicaid and CHIP to cover undocumented children, estimates show enrollment levels ranging from 33 percent to 63 percent over time.

Our cost analysis does not consider additional factors including the cost offsets associated by aligning a state-based program with other federal programs, such as Emergency Medicaid. In addition, our cost analysis does not include funding for a community outreach program. Outreach funding is an important component of program success. Oregon recently funded a comprehensive community outreach effort to accompany its new initiative to Cover All Children. This outreach effort is attributed to the program's growth and overall success. We recommend that Utah also include funding for community outreach in any Cover All Kids initiative.

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Based on these factors and analysis, expanding Utah Medicaid and CHIP to undocumented children in Utah is estimated to cost \$2,850,948- 3,763,251 million for year one and \$3,763,251 - 4,903,630 for year two (See table 3 from the full report)

**TABLE 3**  
**Estimated Enrollment and Cost: Year 1 & 2**

## Estimated Enrollment & Cost: Year 1

Scenario	Medicaid Enrollment	Medicaid Cost	CHIP Enrollment	CHIP Cost	Total Enrollment	Total Cost
Base Scenario Estimate	1,040	1,963,478	427	887,469	1,467	2,850,948
High Scenario Estimate	1,456	2,748,870	597	1,242,457	2,053	3,991,327

## Estimated Enrollment & Cost: Year 2

Scenario	Medicaid Enrollment	Medicaid Cost	CHIP Enrollment	CHIP Cost	Total Enrollment	Total Cost
Base Scenario Estimate	1,373	2,591,791	563	1,171,459	1,936	3,763,251
High Scenario Estimate	1,789	3,377,183	734	1,526,447	2,523	4,903,630

### Time to Make Kids' Health Insurance a Top Priority

Over the last three years, Utah has seen [a dramatic increase](#) in the number of children going without health insurance. Much of this coverage loss is attributed to the anti-immigrant policies and hostilities from the Trump administration, which deterred currently eligible families from participating in Medicaid or CHIP insurance. While it will take some time to reverse the “chilling effect” of federal anti-immigrant hostilities, a program that promotes coverage for all Utah children will have a significant, reverberating impact throughout Utah communities.

Other states that have enacted a Coverage for All Kids program have seen an

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enrollment increase for those children who were already eligible for Medicaid and CHIP. Such efforts help to bring in additional federal funding; for [every \\$1 of state Medicaid funds, Utah draws down approximately \\$3 in federal funding](#).

A state initiative to Cover All Children, regardless of immigration status, is a powerful antidote to the chilling effect, fear and misinformation many Utah immigrant families are facing, and have faced for too long. All Utah children should have health insurance, regardless of their background, immigration status or geographic location. It is time we invest in Utah kids' health coverage and care.

You can download the full report here: