

Insurance Program for Low-Income Kids Expires Saturday

CHIP Will Expire Sept. 22 in Missouri Unless Congress Takes Action

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OZARK, Mo. - A local family is speaking out about the uncertainty of a health insurance program that helped them win a battle with brain cancer.

Richard Green's 17-year-old son utilizes the Children's Health Insurance Program, better known as CHIP, which provides insurance for kids who don't quite qualify for Medicaid, but would otherwise go uninsured.

The program is set to expire in Missouri on Sept. 30, unless legislators takes action. The Senate Finance Committee proposed a five-year extension plan, but Congress has been occupied debating a replacement for the Affordable Care Act.

"I would do anything for my child to get better. I don't care what the cost is. I'd go bankrupt, lose the house," Green said.

That could've been a real possibility for Green, had CHIP not covered all of his son Gavin's medical bills.

"I would be scared to death if he didn't have that insurance. I would definitely say it's got to be, I know it's over a million," Green said about the cost of cancer treatments.

But it's a price he would've found a way to pay to keep Gavin, now seven years cancer-free, alive.

Gavin explains what the consistency of a program like CHIP means to him, and the 71,000 other Missouri children the program serves, when nothing goes as planned.

"When they're going through a sickness like cancer, or any kind of sickness in general like that, safety and security is the biggest thing I want people to feel," he said. "If you feel that, it can help you in so many ways."

His dad added, "No one is exempt from having something happen to them."

That's exactly how the cards played out for Green, when he was diagnosed with Multiple Sclerosis, and lost his job.

Both U.S. senators for Missouri support the program.

"The Children's Health Insurance Program has been a literal life-saver for kids and families in Missouri, which is why Claire is pushing Republican leaders in Congress to renew it before it expires," Sarah Feldman, a spokesperson for McCaskill, said.

Roy Blunt made similar remarks: "The Children's Health Insurance Program is critically important for many Missouri children, and I'll continue advocating to reauthorize the program."

But the hold up, is in the House. Congressman Billy Long's office told KOLR10 - he sees the value in a program like CHIP.

If the five-year extension is approved, future funding is still uncertain.

"The hoops, to just get insurance, it shouldn't be that difficult," Gavin said.

If it isn't extended, the Medicaid and CHIP Payment and Access Commission, which tracks CHIP's enrollment, estimates Missouri's funding would last through March 2018.

"It kind of scares me," Gavin said.

The family added that Gavin has never had to pay any sort of premiums with CHIP until this year, and suspects changes to funding are to blame.