



TESTIMONY
SB 841

Senate Finance Committee
April 2, 2009

The League of Women Voters of Texas supports **SB 841** that addresses the expansion of the Child Health Insurance Program (CHIP) to uninsured families with incomes greater than 200% of the Federal Poverty Level (FPL). **SB 841** and **HB 1329**, its identical companion, would expand CHIP with a sliding scale buy-in to 300% FPL and a full-cost buy-in above 300%.

With about 1.5 million lacking insurance, the state has the highest rate of children without health coverage in the nation. An estimated 500,000 of these uninsured children live in families who earn too much to qualify for CHIP, but many still don't earn enough to afford private coverage. For such families the expense of private health insurance can amount to an unreachable portion of their income. With private health insurance costs continuing to rise, children in middle-class families represent the fastest-growing segment of uninsured children. Without health insurance families may delay or reject treatment or preventative care for their children. It is possible to provide coverage for these families by allowing them to purchase CHIP coverage, paying a premium that increases as their income rises.

The League appreciates the legislature's ongoing concern for the wellbeing of its most vulnerable citizens. Support of bills that expand the Child Health Insurance Program will further exhibit that concern.

LWV-TX urges you to support **SB 841**. Thank you.