

United States Senate Committee on Finance  
“The Children’s Health Insurance Program: The Path Forward”

Testimony of Leanna M. George

Good morning. My name is Leanna George and I live in Benson, North Carolina. Thank you for the opportunity to meet with you and share my family’s experience with the CHIP program and why this program is so important to working families. My husband and I have been married 16 years. We met when he was stationed at Marine Corps Base Camp LeJeune. After 7 years of service in the Marines, about a year after our daughter was born, he was honorably discharged. Currently he has completed two years of a four year apprenticeship training program to become a licensed electrician. Together, we have 2 children: Serenity who is 15 years old and has severe Autism, Intellectual Disability and resides in a group home; and 11 year old Caleb who has Autism, ADHD, and a genetic neurological condition. While Serenity has Medicaid, Caleb is insured by CHIP.

Although I’m not here testifying on behalf of MACPAC, it wasn’t until I was appointed to the Commission that I realized that CHIP’s future was so uncertain. As a parent of a child with extensive needs; the focus of my advocacy had been on increasing the availability of Medicaid waivers that provide home and community based supports for people like my daughter. While there is a need for that, I wasn’t aware that basic coverage for children of the working poor was in jeopardy. As the Commission discussed the CHIP program, I began to wonder just how much losing CHIP would impact my family. How much would our premium cost if we added Caleb to our insurance?

How would the change impact the services he's been receiving? How would we pay for it?

With our current health insurance plan, the monthly premiums would not increase if we added Caleb to our coverage as my husband's company only offers Employee Only or Family coverage levels. However, our insurance plan has a high deductible of \$6,000 which currently prevents my husband and me from accessing medical care. This deductible would put almost all of all of the services Caleb currently receives out of our financial reach. These services include weekly Occupational Therapy to address fine motor challenges that impact Caleb's ability to write legibly and perform basic self care tasks such as tying his shoes. He receives periodic MRIs and ultrasounds to monitor the progression of his neurologic condition, which allow us to be proactive in treatment which results in better outcomes. My son also takes daily medication which helps him stay focused on his schoolwork, this medicine costs in excess of \$300 a month and requires at least biannual office visits for medication management. Over the years, the CHIP program has provided these services to us for little to no cost. Even with the cost sharing we've had in the past, CHIP is a tremendous value. Without CHIP coverage, Caleb's access to services would be greatly diminished and that would directly affect his ability to be successful in school. CHIP supports kids as they learn and grow; enabling them to be healthy and able to succeed at school which builds them as citizens and leaders for America's future.

CHIP also provides families with financial security and moms, like me, with peace of mind. In January of 2017, my husband was laid off. Thankfully he found employment a few weeks later. However, this short period of unemployment resulted in an insurance

lapse for my husband and me. While we struggled to pay for my husband's medication, I was able to live my life with confidence knowing Caleb had access to care that he may need if he became sick or injured. I have never had to call the pediatrician and cancel a visit because of lack of insurance. I have never had to feel helpless and scared while watching him fight off illness without the benefit of medical intervention. CHIP has meant that my son has continued to receive the services and medical care he needs without interruption, despite the uncertainty his father and I have faced.

If the CHIP program was to go away, many families like mine would be forced to make tough choices between the immediate health of our children and the longterm wellbeing of the family unit. Monetary resources are already stretched for many families like mine. Families may have to ration medical care which could result in something that appears to be a minor medical issue going untreated and progressing into a more serious condition. Other families may procrastinate spending on maintenance services for vehicles or houses which can contribute to a tragic accident or expose the family to environmental health risks. If we were not able to find a way to afford my son's medication, his education would be severely impacted and that could impact his life well into adulthood.

Among the sacrifices families may consider are activities such as sports leagues, dance classes, and Scouting. These programs teach our young people so much in terms of teamwork, perseverance, discipline, and leadership while promoting physical activity and healthy lifestyles. Caleb has been active in Scouts ever since he was in the First Grade. As a Cub Scout, he earned his Arrow of Light. He recently made Scout, the first rank in Boy Scouts. His uncle and cousin are both Eagle Scouts and he aspires

to earn his. I'm looking forward to seeing him enjoy similar experiences that I saw my brother participate in and to watch him grow into a young man who exhibits the 12 principles in the Boy Scout Law. While there is a lot of support for these excellent youth programs, they still require incredible investment of time and resources from the families of these youth. Losing CHIP coverage can affect the availability of these family resources and limit the ability of children to participate in these life enriching programs.

Some families may even have to sacrifice some of the care and oversight they provide for loved ones like parents, siblings, or even their children who because of their unique needs may live in group homes, nursing homes, or are aging in place with support staff. My daughter lives in a group home that is more than a 4 hour drive from my home. While I wish I could travel to visit her monthly, the best I have been able to do is about bimonthly and sometimes it stretches to quarterly visits. The increased financial burdens my family will experience if CHIP is not funded will impact our ability to participate in our daughter's life and insure that her needs are being appropriately met.

There are approximately 9 million children who receive CHIP. This program provides parents with the security of knowing their children have high quality and reliable insurance coverage, no matter what challenges they face with their own health or employment. Losing CHIP would jeopardize the health of America's current workforce and the wellbeing of its future leaders. I ask you to extend funding for CHIP with the enhanced match rate for the next 5 years. Funding CHIP will contribute to the financial security of working middle class families like mine and ensure our children will continue to have access to exceptional medical care which impacts their quality of life well into

adulthood. Thank you for the time you are investing in determining the future of the  
CHIP program.