Skinned knees, colds, and earaches are common – and usually minor – childhood ailments. Parents apply kisses, bandages, and ice packs, and memorize the pediatrician’s phone number just in case they need to get help for more serious illnesses and injuries. For some parents, the question is when to make a doctor’s appointment, but far too many must ask themselves if a trip to the doctor is even possible without health insurance. Sadly, there are nine million children in the U.S. who cannot count on seeing a doctor when they need to because they don’t have health insurance; nearly 40% of these children are Latino.

It has long been accepted in our nation that the majority of people who have health insurance are those who qualify for employer- or government-provided coverage, yet few would argue in favor of a system that leaves millions of people to fend for themselves. Health costs in the U.S. have soared to the point where hardly anyone can afford to pay for medical treatment without insurance coverage. This has motivated some government leaders to become creative and look for ways to bring more people – especially children – under the health insurance umbrella.

The State Children’s Health Insurance Program (SCHIP) is a government program that offers a solution. SCHIP encourages states to enroll children whose families are low-income and do not have health coverage. Many states have been aggressive in searching for children who qualify for SCHIP, and the results – four million children insured nationwide – deserve applause. In Arkansas, for example, the number of uninsured children went from approximately 150,000 to about 50,000, a 60% drop in the first six years after SCHIP was enacted.

SCHIP could do even more if Congress restores health insurance access to legal immigrant children, who represent a growing and significant part of the U.S. population. Currently, these children, and pregnant women who are also legal immigrants, are barred from SCHIP and Medicaid for five years after they first come to this country, despite their tax contributions and their qualification as low-income families. This arbitrary time limit shuts out a significant portion of Americans from medical services.

Congress must act now to pass the “Legal Immigrant Children’s Health Improvement Act (ICHIA) of 2007” and extend SCHIP coverage to an even greater number of children. When more children enjoy the protection that comes with health insurance, they can get
more cost-effective preventive care as well as immediate medical attention when they become sick or injured. By seeking early treatment and developing relationships with pediatricians, parents can likely reduce expensive emergency room visits and a great deal of heartache and anxiety for their families.

Children benefit in so many ways from access to health care – in their physical and developmental growth and well-being, and in their ability to attend and succeed in school. Society also benefits from SCHIP; coverage that includes as many children as possible helps to strengthen public health and provides preventive care that saves millions of health care dollars in the long run. And a broad SCHIP umbrella makes sure that America’s future workers, taxpayers, and leaders all have access to health care.

The success of SCHIP proves that it is more than just a band-aid on our health insurance crisis. It is a true solution that Congress must extend to all children right now. Children who are legal immigrants deserve the same opportunity as any other children in America to grow up healthy. SCHIP is essential because sometimes ice packs and hugs are just not enough.