



# coverage



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For the most current information on our strategy, please visit our Web site at [www.rwjf.org/healthreform](http://www.rwjf.org/healthreform)

Health insurance coverage is essential for good health and should be available to all Americans. Coverage should: (1) be affordable; (2) include necessary, appropriate, and effective health care services; (3) be continuous and portable; (4) promote high-quality and cost-effective health care; and (5) be based on shared responsibilities between the public and private sectors and individuals. To achieve this goal of coverage for all Americans, we support health care policy research and analyses to protect and sustain policy development and dialogue around health care reform proposals at the national level. At the same time, we encourage the development and implementation of policies and programs that expand health coverage and maximize enrollment in existing coverage programs at the state level.

## THE PROBLEM

Americans' lack of meaningful access to affordable and stable health care coverage has been a central concern of the Foundation since its inception 35 years ago. According to the U.S. Census Bureau, today 46 million Americans, including more than 9 million children, are uninsured, and the problem is growing. As health care costs rise, fewer individuals and families have insurance, and fewer businesses can afford to offer

insurance to their employees. Having a job, even a full-time job, doesn't necessarily guarantee coverage. In fact, eight out of 10 uninsured Americans are in working families.

Rising costs also strain the ability of the federal and state governments to fund vital public coverage programs, forcing governments to scale back coverage for those adults who are least likely to obtain affordable health care coverage through their jobs.

Lack of coverage often leads to unnecessary suffering, delayed diagnoses and premature death. Americans living without health care coverage are much less likely to obtain preventive care; get timely diagnoses for illnesses, including cancer; receive treatments for chronic illnesses such as diabetes and asthma; and take prescription medications as recommended by physicians.

Not only is achieving affordable and stable coverage for all critical to improving the health of Americans but it is vitally important to the financial interests of American families and the nation's economy. Medical debt is among the leading contributors to personal bankruptcy in the United States, affecting both the uninsured and the insured. Moreover, escalating health care costs put an ever-increasing strain on households, businesses, state and federal budgets.

## OUR APPROACH

Over three decades, RWJF has commissioned a significant body of research and funded local and state demonstration projects that have explored the potential of various local, state and



private-sector options for expanding coverage. Results of our research and fieldwork have led us to conclude that while health care is delivered locally, federal policy change is necessary to achieve sustainable coverage for all Americans.

Following the health care reform debates in the early 1990's, the public and political leaders expressed widespread pessimism about whether health care coverage for all was possible. Since 2000, RWJF has persistently sought to change this misperception and has worked to galvanize support for change through major national campaigns focusing on the need to expand health coverage and enroll millions of children in existing coverage programs for which they are eligible. Today, in public opinion surveys health care consistently scores high on lists of domestic policy issues facing our country.

With a new Congress and President, health care reform including coverage expansion is high on the national agenda. In just the first weeks of this administration, Congress passed and the President signed a reauthorization of the Children's Health Insurance Program which will cover 4 million additional kids. We expect a robust debate to continue on coverage in the coming months and years and are prepared to support those seeking bipartisan common ground solutions to this growing problem.

There is also renewed interest in addressing increased health care coverage at the state level. In addition to the well publicized initiative in Massachusetts, many other states have made or are preparing to make great strides in covering more of their residents. We aim to accelerate the pace of change by working collaboratively with states to help them plan and implement policies and programs designed to expand health coverage, strengthening the voice of

consumers in the design of those policies and programs and maximize enrollment in existing coverage programs.

#### WHAT WE FUND

In light of an evolving environment and promising opportunities, we are working in several areas to accomplish our goal of ensuring that everyone in America has affordable and stable health care coverage.

**National Reform.** Within the complex political and policy environment surrounding health care reform at the federal level, we focus our work on activities designed to facilitate reasoned decision-making and maximize the potential for federal action. We convene broad-based and bipartisan voices serious about health care reform and covering all Americans and conduct research and analysis on factors that affect the availability of affordable, stable coverage.

Working with prominent research organizations, RWJF conducts and supports research and analysis on health coverage trends, health care policy options, the impact of uninsurance, characteristics of the uninsured, and the relationship between health coverage and labor markets. We are particularly interested in commissioning, conducting and disseminating innovative research and policy analysis that will reveal the fundamental barriers to changing health care policy and achieving affordable and stable health care coverage for all.

**State Expansions.** Even as the federal government prepares to consider health care reform, we maintain a focus on state policy because innovations at the state level may guide policy development and test the feasibility of reform at the federal level. Our work in this area includes: State Coverage Initiatives, a program that provides timely, experience-based information and assistance to state leaders

in order to help them move health care reform forward at the state level; the State Health Access Data Assistance Center (SHADAC), a program to help states monitor rates of health insurance coverage and to understand factors associated with uninsurance; State Health Access Reform Evaluation (SHARE) which supports evaluations of health policy reform at the state level and is working to develop an evidence-based resource to inform future state health reform efforts; and Consumer Voices for Coverage which is supporting state-based consumer advocacy networks to bring the views of real people into the discussions around coverage issues.

**Maximizing Enrollment in existing coverage programs such as Medicaid and the Children's Health Insurance Program (CHIP).** An estimated 7 out of 10 uninsured children are eligible but not enrolled in these public coverage programs. Our work in this area includes our efforts to provide technical assistance and free materials to support the work of local organizations conducting enrollment activities and a new program, *Maximizing Enrollment for Kids*, focused on improving systems, policies and procedures used by states to enroll and retain eligible children in CHIP and Medicaid.

#### WHAT WE DON'T FUND

We do not fund direct health care services to individuals, or direct subsidies for health insurance. The foundation does not accept unsolicited proposals for its work in coverage. We expect to issue special solicitations for proposals and ideas periodically this year. If you are registered to receive content alerts through the Foundation's Web site, at [www.rwjf.org](http://www.rwjf.org), you will receive notices of funding opportunities through these alerts.