

# Free or Low-Cost Health Coverage Helps Kids Get in the Game

Each fall, school and community athletic fields are filled with four-year-olds taking their first kick at a soccer ball and high-school seniors practicing in hopes of reaching the state championship football game. At every age, children who play sports learn lessons about teamwork and the value of both winning and losing. According to the Centers for Disease Control and Prevention, children who are part of sports teams have more energy, perform better in school and are successful long after they leave the field.

Approximately 5 million uninsured kids in the U.S. may not experience the benefits of playing on a team. These kids often miss out because they can't afford the necessary physical or treatment if they get hurt. Jackie, a 13-year-old eager to go out for her school's track team, was one of those kids until her family learned that health coverage is available through Medicaid and the Children's Health Insurance Program (CHIP).

Across the country CHIP and Medicaid offer free or low-cost health coverage for kids. Generally, a family of four that earns up to \$45,000 a year can get their kids covered. Once enrolled, kids can get doctor and dentist visits, vision and hearing care, hospital care, mental health services, regular check-ups and shots, and needed treatment, including prescription drugs.

Upon learning that Jackie did not have health insurance and that her mother had suffered a heart attack before age 50, the school nurse knew Jackie would need more than a general sports physical to be cleared to participate in track.

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The nurse connected Jackie and her Mom with an outreach worker who helped enroll Jackie in the state's health coverage program. Within two days, Jackie went to a primary care provider, and tests indicated a potential heart syndrome. She was referred to a cardiologist, who, after further exams, gave Jackie the green light for track.

Learning about available health coverage programs did more than get Jackie on the team, it potentially saved her life – Jackie is covered both on and off the field. Kids with insurance generally have better health throughout their childhood and into their teens. They are sick less often, get the treatment they need when they are not feeling well and are less likely to miss school – or a big game – due to illness. Families with uninsured children can get connected to the CHIP or Medicaid programs in their states by visiting [InsureKidsNow.gov](http://InsureKidsNow.gov) or calling 1-877-KIDS-NOW.