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March 18, 2015

To: Members of the Health and Human Services Committee
From: Aubrey Mancuso, Policy Coordinator – Economic Stability and Health
Re: Opposition to LB 518

Voices for Children is opposed to LB 518 because passage of this bill could potentially result in reduced access to health services for vulnerable children. As this committee is aware, the majority of Medicaid enrollees – 64% -- are children. Any significant restructuring of the Medicaid program is going to have a significant impact on health insurance access for kids.

In general, health savings accounts increase the financial risk for participants and require individuals to be highly sophisticated in navigating health care systems. Health care systems can be complex even for educated consumers. Many lower income families are likely to have limited experience in navigating health care systems and would likely face challenges related to accessing affordable care through Health Savings Plans (HSAs).

In addition, children are unlikely to be able to access the same level of pediatric benefits available under traditional Medicaid through an HSA. For young children, preventative benefits and establishing a health home are particularly important. Pediatric benefits under Medicaid also include the Early and Periodic Screening, Diagnosis, and Treatment (EPSDT) program. This program aims to ensure that children are screened and treated for medical and developmental issues early. This allows issues to be addressed before they become more costly and complicated to treat.

In short, LB 518 is likely to create new health care access challenges for our state's low income children and would be a setback to the progress we have made in increasing health care access for this population. We urge the committee not to advance this bill. Thank you.