



# CHIP 2018

## PA Enrollment Services Webinar

A large blue rectangular graphic. On the left, the "chip Strong" logo is displayed, with "chip" in yellow and white and "Strong" in white script. Below it, the tagline "Healthy starts with a plan." is written in yellow. In the bottom left corner, the text "Pennsylvania's Children's Health Insurance Program We Cover All Kids." is written in white. On the right side of the graphic is a photograph of a young boy wearing a white tank top, a green headband, and green wristbands, lifting two large grey dumbbells.





# CHIP Background

- The Children's Health Insurance Program (CHIP) was created in 1992. The program was created to cover uninsured children in families with incomes that are modest but too high to qualify for Medical Assistance or who could not afford Private Health Insurance.
- Cover All Kids was created in 2007.
- CHIP covers uninsured children up to age 19 keeping them strong enough to dive into everything they do.



# Facts

- CHIP is there for children providing quality, comprehensive health insurance.
- Administered by the Pennsylvania Department of Human Services and brought to you by private health insurance companies.
- Currently provides health care benefits to nearly **180,000** Pennsylvania children.



# Our Goals

- About 111,400 uninsured children in Pennsylvania.
- Our goal is to cover all children in Pennsylvania, whether it be through private insurance, Medical Assistance or CHIP.
- Educate families on the availability of services for their children.



# Goals Cont.

- Improve service to families by streamlining the health-care application process.
- Provide families with “no wrong door” for information and referral service for children, including individuals with special needs.



# Categories

- Free CHIP: Medical coverage provided to an eligible child whose family income is less than or equal to 208% of the Federal Poverty Level (FPL).
- Low-Cost CHIP: Medical coverage provided to an eligible child whose family income is greater than 208% and less than or equal to 314% of the FPL, and for which the family must pay a low premium.



# Categories Cont.

- Full-Cost CHIP: Allows families with income greater than 314% of the FPL to purchase CHIP insurance by paying the full premium rate negotiated by the commonwealth. Must be unable to afford individual or group coverage.





# CHIP Income Chart

**INCOME\*** (Effective March 1, 2018)

household size	Free		Low Cost				Full Cost
	ages 1-5	ages 6-18	ages 0-1	ages 1-18	ages 0-18	ages 0-18	ages 0-18
1	\$19,060-\$25,252	\$16,147-\$25,252	\$26,101-\$31,807	\$25,252-\$31,807	\$31,807-\$34,964	\$34,964-\$38,120	\$38,120-No Limit
2	\$25,843-\$34,237	\$21,892-\$34,237	\$35,389-\$43,126	\$34,237-\$43,126	\$43,126-\$47,405	\$47,405-\$51,685	\$51,685-No Limit
3	\$32,625-\$43,223	\$27,638-\$43,223	\$44,677-\$54,444	\$43,223-\$54,444	\$54,444-\$59,847	\$59,847-\$65,250	\$65,250-No Limit
4	\$39,407-\$52,208	\$33,383-\$52,208	\$53,965-\$65,762	\$52,208-\$65,762	\$65,762-\$72,288	\$72,288-\$78,814	\$78,814-No Limit
5	\$46,190-\$61,194	\$39,129-\$61,194	\$63,253-\$77,081	\$61,194-\$77,081	\$77,081-\$84,730	\$84,730-\$92,379	\$92,379-No Limit
6	\$52,972-\$70,180	\$44,875-\$70,180	\$72,541-\$88,399	\$70,180-\$88,399	\$88,399-\$97,172	\$97,172-\$105,944	\$105,944-No Limit
7	\$59,755-\$79,165	\$50,620-\$79,165	\$81,829-\$99,718	\$79,165-\$99,718	\$99,718-\$109,613	\$109,613-\$119,509	\$119,509-No Limit
8	\$66,537-\$88,151	\$56,366-\$88,151	\$91,117-\$111,036	\$88,151-\$111,036	\$111,036-\$122,055	\$122,055-\$133,074	\$133,074-No Limit
9	\$73,319-\$97,136	\$62,111-\$97,136	\$100,405-\$122,354	\$97,136-\$122,354	\$122,354-\$134,496	\$134,496-\$146,638	\$146,638-No Limit
10	\$80,102-\$106,122	\$67,857-\$106,122	\$109,693-\$133,673	\$106,122-\$133,673	\$133,673-\$146,938	\$146,938-\$160,203	\$160,203-No Limit

**COST**

average monthly premium per child	\$0	\$0	\$55	\$55	\$77	\$88	\$258
co-payments per child per visit							
doctor visit	\$0	\$0	\$5	\$5	\$5	\$5	\$15
brand name prescription	\$0	\$0	\$9	\$9	\$9	\$9	\$18
generic prescription	\$0	\$0	\$6	\$6	\$6	\$6	\$10
specialist visit	\$0	\$0	\$10	\$10	\$10	\$10	\$25
emergency room visits**	\$0	\$0	\$25	\$25	\$25	\$25	\$50



# CHIP's Comprehensive Benefit Package

## CHIP covers:

- Doctor Visits
- Immunizations
- Routine Check-ups
- Prescription Drugs
- Dental, Vision, Hearing
- Emergency Care
- Diagnostic Testing (X-rays)
- Maternity Care
- Mental Health Benefits
- Hospitalization
- ...and much more



# Who May Be Eligible for CHIP?

- Uninsured children under age 19.
- Children born in U.S. (or permanent legal immigrant or refugee) and living in Pennsylvania.
- Children with pre-existing conditions are eligible.
- Families not eligible for Medical Assistance (whose income is not too low for CHIP).



# Managed Care Organizations (MCOs)

- Aetna Health
- Capital Blue Cross
- Geisinger
- Health Partners Plans
- Highmark
- IBC
- United Health Care
- UPMC



# How to Choose a CHIP Insurance Company

- This is a choice that you can make on your own.
- Shop around – The benefit packages are the same, however, insurance company rates and doctors may vary.
- CHIP enrollees can transfer to another CHIP insurance company at any time.



# Important CHIP Information

- Based on income, most children are eligible for free CHIP coverage.
- Families with higher income pay a low monthly premium or may be eligible for the full cost program.
- Families must renew their children(s) CHIP benefits every year.



# CHIP vs. Medical Assistance

- Children must be enrolled in the program that they are eligible for—families cannot choose between CHIP or Medical Assistance.
- If children are eligible for Medical Assistance and not CHIP, we automatically send the application to Medical Assistance.
- An automatic referral will be sent to CHIP for children who are not eligible for Medical Assistance.



# How to Apply for CHIP

Ways to apply for CHIP:

- **Online** at [www.compass.state.pa.us](http://www.compass.state.pa.us).
- With a **paper** application.
- Over the **phone** by calling 1-800-986-KIDS.





# What information you need to apply?

- Household income
- Social security numbers
- Birthdates
- Current or recent health insurance information
- Proof of citizenship (birth certificate, drivers license, state ID)



# APPLY TODAY



Pennsylvania's Children's Health Insurance Program  
We Cover All Kids.

**CHIP COVERS ALL UNINSURED KIDS AND TEENS FOR FREE OR LOW COST.**

TO FIND OUT MORE OR APPLY FOR CHIP [VISIT US ONLINE »](#)



[www.chipcoverspakids.com](http://www.chipcoverspakids.com)

