

Children's Health Insurance Program

Age & Income Guidelines For Eligibility



Compliments of State Senator Name

XXTH DISTRICT

Children's Health Insurance Program

If you are a working parent who cannot afford private health insurance coverage for your children, but you do not qualify for Medical Assistance, you may be eligible for Pennsylvania's Children's Health Insurance Program (CHIP).

Created by the Legislature in 1992, CHIP provides quality health insurance for children of working families who otherwise could not afford it. CHIP provides free, low-cost, or at-cost health insurance to Pennsylvania children through the age of 18 whose families earn too much to qualify for Medicaid.

Families with higher incomes have low monthly premiums and co-payments for some services, but many families do not have to pay for CHIP. Children and teens with pre-existing health conditions are not excluded from participating in CHIP. Please see the Income Guidelines for Eligibility (inside) for premium and co-payment information.

Eligibility

The following factors are considered for a child's eligibility:

- * Must not be eligible for Medicaid or have any other health insurance.
- * Must be under age 19.
- * Must be a U.S. citizen or lawful alien with permanent status, or a refugee.
- * Must be a Pennsylvania resident for at least 30 days — except for a newborn.
- * Must be uninsured for at least six months.



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addresses

Disclaimer:

It is important to note that this information may have changed since this brochure was printed.

Applications Available for the Children's Health Insurance Program

INCOME LIMITS EFFECTIVE 2011

Family Size	FREE COVERAGE			LOW COST			FULL COST
	Ages 0 to 1	Ages 1 thru 5	Ages 6 thru 18	GROUP 1 Ages 0 thru 18	GROUP 2 Ages 0 thru 18	GROUP 3 Ages 0 thru 18	Ages 0 thru 18
	Annual Income			Annual Income			Annual Income
1	\$20,665 - \$22,340	\$14,857 - \$22,340	\$11,170 - \$22,340	\$22,341 - \$27,925	\$27,926 - \$30,718	\$30,719 - \$33,510	over \$33,511
2	\$27,991 - \$30,260	\$20,123 - \$30,260	\$15,130 - \$30,260	\$30,261 - \$37,825	\$37,826 - \$41,608	\$41,609 - \$45,390	over \$45,391
3	\$35,317 - \$38,180	\$25,390 - \$38,180	\$19,090 - \$38,180	\$38,181 - \$47,725	\$47,726 - \$52,498	\$52,499 - \$57,270	over \$57,271
4	\$42,643 - \$46,100	\$30,657 - \$46,100	\$23,050 - \$46,100	\$46,101 - \$57,625	\$57,626 - \$63,388	\$63,389 - \$69,150	over \$69,151

* Income guidelines are based on January 2011 Federal Poverty Levels. Age and income guidelines are adjusted annually by the federal government. Deductions to gross annual income may apply.

How to Apply

To find out if you are eligible, call **1-800-986-KIDS** or visit the CHIP website at **www.chipcoverspakids.com**. If you are not eligible for CHIP, you may be eligible for Medical Assistance or some other health care program.

Other CHIP Eligibility Requirements

Other CHIP eligibility requirements do apply: children must be Pennsylvania residents; not eligible for Medicaid or have any other health insurance; under age 19; and meet citizenship requirements. With the expansion of CHIP, all new applicants whose annual income is above certain levels must show that the children have been uninsured for six months. This does not apply to children two years old or younger, or children who have lost health benefits because a parent lost their job or they are

moving from another public insurance program.

Families whose incomes are too high for subsidized coverage, but meet the eligibility requirements, can purchase the coverage at cost.

The six-month without coverage period applies, and these families must also show:

- * Coverage was denied due to a pre-existing condition, or
- * Coverage was not affordable to the family, which happens when:
 - * Coverage is more than 10 percent of the annual family income, or
 - * Premium cost is more than 150 percent of the CHIP premium.

To sign up or for more information, contact the CHIP program: **www.chipcoverspakids.com** or **1-800-986-KIDS**



Under the CHIP Law, Benefits May Include:

- * Immunizations
- * Routine Check-ups
- * Diagnostic Testing
- * Prescription Drugs
- * Dental, Vision and Hearing Services
- * Emergency Care
- * Up to 90 Days Hospitalization in Any Year

