Health Care Coverage for Children

Many families in Pennsylvania do not have health insurance provided by a private insurance company through employment. There are many health care services and programs available to you and your family whether you have health insurance or not. Many of them are free (if you meet certain income requirements) or the amount of the charge is based upon your income.

CHIP is short for the Children's Health Insurance Program, Pennsylvania's program to provide health insurance to all uninsured children and teens up to age 19 who are not eligible for Medical Assistance. No family makes too much money for CHIP because there is no income limit. Medical Assistance (MA) also sometimes referred to as Medicaid, pays for health care services for your children if you have low income. If you have higher income and high medical expenses, MA may pay for some health care services. If you or your child has a disability or a special healthcare need, a higher income limit may be used to see if you are eligible for Medicaid. MA pays for all medically necessary treatments.

Relevance:

- School attendance is related to school success.
- Children who are sick are absent from school.
- Children whose families cannot afford healthcare are more likely to be sick and absent from school.

Actions to Take:

- Apply even if you are not sure if you are eligible. You have a variety of options:
  - Apply via the web on COMPASS, the Commonwealth of Pennsylvania’s Access to Social Services. Go to http://www.compass.state.pa.us.
  - Call 1-800-986-5437 to start an application over the phone or ask to have a “paper” application mailed to you that can be returned in an enclosed postage-paid envelope.
  - Contact your local county assistance office (CAO) and ask to have an application mailed to you.
- Answer all the questions on the application as accurately and completely as you can.
- If you are filling out a paper application, return the application and any information that is requested as quickly as possible.
- If you are applying over the phone or through COMPASS, return all information that is requested as soon as you can.

Good Practices:

- Schools and child serving agencies should establish school district-wide policies to help parents to apply for health care coverage.
- Health care and health care coverage awareness programs that emphasize the importance of preventive health care and demonstrate the relationship between healthy children, school attendance and school success should be provided.
Basic Facts
In December 1992, PA House Bill 20 (HB 20), better known as the Children's Health Insurance Act created the Children's Health Insurance Program (CHIP), a one of a kind program designed to provide insurance coverage to children whose families earn too much to qualify for Medical Assistance, but who could not afford to purchase private insurance.

Recently, Pennsylvania's Cover All Kids initiative expanded CHIP. With Cover All Kids, all uninsured children and teens in the commonwealth who are not eligible for Medical Assistance (MA) have access to affordable, comprehensive health-care coverage. No family makes too much money for CHIP. All families need to do is apply.

CHIP is administered by private health insurance companies that are licensed and regulated by the Pennsylvania Insurance Department (PID) and have contracts with the Commonwealth to offer CHIP coverage. In many counties, there are several health insurance companies that offer CHIP. This allows you to select the company that best meets your family's needs. To find out which insurance companies offer CHIP in your area, go to www.chipcoverspakids.com or call the Healthy Kids Helpline at 1-800-986-5437.

The (MA)/Medicaid Program is a joint state/federal program that pays for health care services for about 1 million Pennsylvania children and is administered by the Pa Department of Public Welfare (DPW).

HealthChoices is the name of Pennsylvania's managed care program for MA recipients. If you live in a county covered by HealthChoices, you are given the opportunity to choose from a variety of managed care plans to receive services. These plans require that you select a primary care physician who will direct and coordinate your child’s care. If your child has been seeing a doctor that you would like to continue to see, you will need to check the provider handbook to find out if your doctor works with that Managed Care Organization.

If you live in a county that pays for medical services through Fee-For-Service, you will get a list that will tell you which doctors in the area provide services through MA, or you may call the provider you would like to see and inquire if they accept the ACCESS card. Under Fee-For-Service, you must locate a doctor who can see you, and make the appointment yourself.

If you apply for health care coverage on line, COMPASS automatically routes your application to the department based on the program(s) for which your child is most likely to be found eligible. If you are applying for CHIP but the information you have entered indicates that your child is more likely to receive Medicaid, then your application will be routed to DPW for Medicaid review. If you are found ineligible for Medicaid, then your application may be sent to the Pennsylvania Insurance Department for a CHIP review.

Information on Private Insurance Options
You may wish to obtain information on private insurance options. The Pennsylvania Insurance Department's website offers information on health insurance options. Visit the insurance department’s web site at www.insurance.state.pa.us. This information may also be requested by calling the Department’s automated Consumer Hotline at 1-877-881-6388.

Resources:
COMPASS: www.compass.state.pa.us
PA Insurance Department: www.chipcoverspakids.com
PA DPW: www.dpw.state.pa.us/ServicesPrograms/MedicalAssistance