## Children's Medicaid & Child Health Plus Guide for our Patients:

### **Eligibility & Cost:**

To be eligible for either Children's Medicaid or Child Health Plus, children must be under the age of 19 and be residents of New York State. Whether a child qualifies for Children's Medicaid or Child Health Plus depends on gross family income. Children who are not eligible for Medicaid can enroll in Child Health Plus if they don't already have health insurance and are not eligible for coverage under the public employees' state health benefits plan. Some children who were covered by employer-based health insurance within the past six months may be subject to a waiting period before they can be enrolled in Child Health Plus. Determining whether your child is subject to a waiting period will depend on your household income and the reason your child(ren) lost employer-based coverage. Check the following income charts to see whether your child will most likely qualify for Children's Medicaid or Child Health Plus.

There is no monthly premium for families whose income is less than 1.6 times the poverty level. That's about \$608 a week for a three-person family, about \$733 a week for a family of four. Families with somewhat higher incomes pay a monthly premium of \$9, \$15, \$30, \$45, or \$60 per child per month, depending on their income and family size. For larger families, the monthly fee is capped at three children. If the family's income is more than 4 times the poverty level, they pay the full monthly premium charged by the health plan. There are no co-payments for services under Child Health Plus, so you don't have to pay anything when your child receives care through these plans.

To see whether you would have to pay a premium for coverage, consult the Child Health Plus eligibility tables below.

Child Health Plus Family Contributions by Income and Household Size											
Family Contributions		Each									
	1	2	3	4	5	6	7	8	Additional Person, Add:		
Free Insurance	\$1,56 9	\$2,12 3	\$2,67 8	\$3,23 3	\$3,78 7	\$4,342	\$4,897	\$5,451	\$554		
\$9/Child/Month (Max/\$27/Family)	\$2,17 8	\$2,94 8	\$3,71 7	\$4,48 7	\$5,25 6	\$6,026	\$6,796	\$7,565	\$770		
\$15/Child/Month (Max /\$45/Family)	\$2,45 3	\$3,31 9	\$4,18 6	\$5,05 3	\$5,91 9	\$6,786	\$7,653	\$8,519	\$867		
\$30/Child/Month (Max \$90/Family)	\$2,94 3	\$3,98 3	\$5,02 3	\$6,06 3	\$7,10 3	\$8,143	\$9,183	\$10,22 3	\$1,040		
\$45/Child/Month (Max \$135/Family)	\$3,43 3	\$4,64 7	\$5,86 0	\$7,07 3	\$8,28 7	\$9,500	\$10,71 3	\$11,92 7	\$1,214		
\$60/Child/Month (Max \$180/Family)	\$3,92 4	\$5,31 0	\$6,69 7	\$8,08 4	\$9,47 0	\$10,85 7	\$12,24 4	\$13,63 0	\$1,387		
Full Premium <u>*</u> / Child/Month	Over \$3,92 4	Over \$5,31 0	Over \$6,69 7	Over \$8,08 4	Over \$9,47 0	Over \$10,85 7	Over \$12,24 4	Over \$13,63 0	Over \$1,387		

<sup>\*</sup>The full premium varies, depending on the health plan chosen by the family.

Children's Medicaid Income Eligibility Levels									
	Monthly Income by Family Size								Each
Age Categories for Children	1	2	3	4	5	6	7	8	Additional Person, Add:
Children under 1 yr; Pregnant Women	\$2,18 8	\$2,96 1	\$3,73 4	\$4,50 7	\$5,28 0	\$6,05 3	\$6,82 6	\$7,59 9	\$774
Children 1-18 yrs	\$1,51 1	\$2,04 5	\$2,57 9	\$3,11 3	\$3,64 6	\$4,18 0	\$4,71 4	\$5,24 8	\$534

#### **Child Health Plus Contact Information:**

- Child Health Plus Information Line: 1-800-698-4543
- If you are hearing impaired, call the TTY number: 1-877-898-5849
- Please send questions and comments to: <a href="mailto:chplus@health.ny.gov">chplus@health.ny.gov</a>

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# Community Organizations that can help you enroll in Children's Medicaid, Child Health Plus & Fidelis:

#### Cayuga, Seneca

Cayuga / Seneca Community Action Agency, Inc. 315-252-0038

#### Madison, Oneida

Mohawk Valley Perinatal Network, Inc. 315-732-4657 or 877-267-6193

#### **Onondaga**

Health e Connections Health Planning 315-470-1847

#### **Oswego**

Oswego County Opportunities, Inc. 315-342-0888 ext. 1450

#### **Participating Child Health Plus Insurers by County**

#### Cayuga

- Excellus BCBS Central New York: 1-800-716-4885
- Fidelis Care New York: 1-888-343-3547

#### Madison

- Capital District Physician's Health Plan: 1-800-454-3840
- Excellus BCBS Utica/Watertown: 1-800-716-4885
- <u>Fidelis Care New York: 1-888-343-3547</u>

#### Onondaga

- Excellus BCBS Central New York: 1-800-716-4885
- Fidelis Care New York: 1-888-343-3547
- Today's Options of New York: 1-800-223-7242

#### Oswego

- Excellus BCBS Utica/Watertown: 1-800-716-4885
- Fidelis Care New York: 1-888-343-3547
- Today's Options of New York: 1-800-223-7242