



# When it Comes to Health Insurance West Virginia Kids Have Choices



West Virginians for Affordable Health Care  
Consumer Voices for Health Care

## Health Insurance for Kids

Your family may have health coverage through your employer including PEIA or through a family policy from the West Virginia Marketplace but your child may also be eligible for

### Medicaid

### West Virginia Children's Health Insurance Program (CHIP)

You may be able to save dollars and get better services for your child. Check out your options and make your choice.



## What is Medicaid?



Medicaid is a health insurance program for children and their families with lower family incomes. Even if you have a job, you and your child may be eligible for Medicaid. After a child is enrolled in Medicaid, most parents will be asked to choose among four managed care organization insurance plans.

They are:

- Aetna Better Health of West Virginia*
- West Virginia Family Health*
- Unicare*
- The Health Plan*

### What children are eligible

Medicaid is available to any West Virginia child who lives in a family earning less than 138% of the Federal Poverty Level (FPL).

## Federal Poverty Level (FPL) at 138% in 2016

Family Size	Monthly Income	Annual Income
1	\$1,366	\$16,394
2	\$1,842	\$22,108
3	\$2,318	\$27,870
4	\$2,779	\$33,354
5	\$3,270	\$39,247

### What health care services does Medicaid provide?

Medicaid pays for a full range of health care services. Children enrolled in Medicaid are entitled to Early and Periodic Screening, Diagnostic and Treatment (EPSDT) services. EPSDT is a guaranteed full set of necessary and appropriate health services for children, designed to make sure every child stays healthy and special health problems are found and treated as soon as possible. With EPSDT, every child gets all doctor recommended testing and screening services regularly.

Medicaid also pays for therapy services, dental health, and vision care in addition to other preventive and medical services.

Medicaid is a free insurance program for children. There are no premiums, copayments or deductibles. Children enrolled in Medicaid must re-enroll every 12 months. You can enroll your child anytime during the year.

About 200,000 or more than half of all West Virginia children are enrolled in Medicaid.



### How to enroll

To enroll your child in Medicaid, go to [www.wvinroads.org](http://www.wvinroads.org) or visit your local DHHR office or an enrollment assister in your local hospital or community health center.

## What is CHIP?

If you earn too much for your child to qualify for Medicaid, the West Virginia Children's Health Insurance Program or CHIP might be an option for you. CHIP was created to support the unique health care needs of children in families with incomes above the Medicaid eligibility levels. Like Medicaid, CHIP pays for therapy services, dental health, and vision care in addition to other preventive and medical services.



### Is my child eligible for CHIP?

If you live in West Virginia and your family income is more than 138% of the FPL but less than 300% FPL your child is eligible for CHIP. CHIP has three plans. All plans have the same benefits but the cost of the plan depends on your family income. Children are enrolled in CHIP for 12 months and can enroll for the first time at anytime during the year. CHIP provides health coverage for about 20,000 children a year. One of the most attractive features for **parents whose children are on CHIP is that CHIP has no deductible, co-payments are very small, and the plan offers dental care and vision services.**



### How do I enroll my child in CHIP?

You can enroll on the CHIP website at [www.wvchip.org](http://www.wvchip.org) or visit your local DHHR office or an enrollment assister in your local hospital or community health center.

## Cost of 3 CHIP Plans

Chip Plans	1. CHIP Gold Plan	2. CHIP Blue Plan	3. CHIP Premium Plan
Eligibility by Income	Less than 200% FPL	Less than 250% FPL	Less than 300% of FPL
Premium	No	No	Yes \$35 for one child and \$70 for two or more children
Deductible	No	No	No
Co-payments	Yes	Yes	Yes

### What are these income levels in real dollars?

#### 2016 Annual Income

Family Size	200% FPL	250% FPL	300% FPL
1	\$23,760	\$29,700	\$35,640
2	\$32,040	\$40,050	\$48,060
3	\$40,320	\$50,400	\$60,480
4	\$48,600	\$60,750	\$72,900
5	\$56,880	\$71,100	\$85,320

## The Public Employees Insurance Agency (PEIA)

If you are a teacher, state employee, or employee of a local government agency, you and your family are eligible to enroll in PEIA. Your family premium is paid, in part, by your employer, but you will also be required to pay premiums, deductibles and other out-of-pocket costs. PEIA covers about 225,000 members.

To cover a child through PEIA, the PEIA policyholder must sign up for family coverage. For PEIA policyholders with children and earning less than 300% of the FPL, Medicaid or CHIP may provide lower costs and better covered health care services for the child. PEIA policyholders should carefully consider their options to determine if their child(ren) could get better and/or more affordable benefits through Medicaid or CHIP. If you're eligible for PEIA, contact PEIA's customer service unit with questions about which plan might be best for you. To see premiums and other out-of-pocket costs with PEIA, check your Shopper's Guide for details.



West Virginia  
**Public Employees  
Insurance Agency**

## Individual and Family Plans in the WV Health Insurance Marketplace

Since 2014, the West Virginia Health Insurance Marketplace has offered individual and family. Plans in the Marketplace are sold by Highmark West Virginia and CareSource (in some counties). Plans in the Marketplace can only be purchased during an open enrollment period between November 1 and January 31, unless you have one of a broad list of Qualifying Life Events (for example, if you lose your health insurance or your job, get married or divorced, have a death in the family). About 37,000 West Virginians buy their health insurance in the Marketplace.

There are many plans in the Marketplace to fit your budget and health care needs. Financial assistance to help pay premiums and lower deductibles and copayments are also available depending on family income. Go to <https://www.healthcare.gov/lower-costs/> to see the different plans available and your cost including financial assistance based on income. About 86% of West Virginians who buy plans in the Marketplace receive financial assistance.

## What's a PREMIUM, DEDUCTIBLE and COPAYMENT?

**PREMIUM:** The amount you pay each month for your health insurance plan. Employers often pay part of the premium for the employee and sometimes for the employee's family. Some employers pay no share of the family plan.



**DEDUCTIBLE:** Most employer and other health plans have a deductible which must be met before the plan begins to pay its share of the cost of any covered health care services. Deductibles can range from as low as \$500 or less for a family up to \$5,000 or more for a family.

**COPAYMENT:** A copayment is a part of the cost of a prescription drug or medical service that the family is required to pay. The cost of the copayment is determined by each plan. Most employers and other health plans require a copayment for a prescription drug or a medical service. CHIP and Medicaid also have copayments but they are small compared to most other health plans.

**OUT-OF-POCKET MAXIMUM:** This is the maximum amount you must pay for your deductible and copayments in any given year. After you reach your out-of-pocket maximum, you do not pay copayments. Not all insurance plans have this protection.

**Remember even if you have employer coverage, you may have better and more affordable options for your child through Medicaid or CHIP.**

## Health Insurance for Kids



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