



# Healthcare Coverage for Kids and Expectant Moms

Comprehensive plans including: doctor visits, check-ups, vision, dental, immunizations, prescriptions, hospital stays, mental health, and special needs

## Who Qualifies?

- ◆ Children under age 19 who live in the State of West Virginia
- ◆ Children that are US Citizens or immigrant children who entered the U.S. as lawful permanent residents that have maintained US residency for five years. (Undocumented children are not eligible, regardless of their entry into the US)
- ◆ Qualifying Income is based on family size and gross income (before taxes)  
See pages 2 through 4 → How to calculate your qualifying income and count family size  
There are no asset tests for WVCHIP. So, owning a car, home, or property will not disqualify a family.

## Application Guide and Form

Family Size	WV Medicaid Kids No Co-pays Apply		WVCHIP Gold Limited Co-pays Apply*		WVCHIP Blue All Co-pays Apply*		WVCHIP Premium** All Co-pays Apply*	
	Monthly	Annual	Monthly	Annual	Monthly	Annual	Monthly	Annual
2	\$1,720	\$20,634	\$1,940	\$23,274	\$2,586	\$31,026	\$3,879	\$46,542
3	\$2,166	\$25,986	\$2,442	\$29,298	\$3,256	\$39,066	\$4,884	\$58,602
4	\$2,611	\$31,326	\$2,945	\$35,334	\$3,926	\$47,106	\$5,889	\$70,662
5	\$3,057	\$36,678	\$3,447	\$41,358	\$4,596	\$55,146	\$6,894	\$82,722

If your family size is larger than 5, visit [www.chip.wv.gov](http://www.chip.wv.gov) for the complete income chart or call 1-877-982-2447.

\*Co-Payment Information → SEE PAGE 4

\*\*MONTHLY PREMIUM PAYMENTS: \$35 per month for one child or \$71 per month for two or more children

## Other Insurance?

If your child has had other insurance other than CHIP or Medicaid within the last 90 days, you do not qualify unless you meet one of the following exemptions (does not apply to Medicaid):

- ◆ Your family's annual health insurance cost (only premiums paid for medical, dental, and vision are counted\*) is 10% or more of the family's yearly gross income; or  
\*Expenses for medical savings accounts, co-payments, and deductibles can't be counted as part of your premium cost.
- ◆ You lost family coverage in the past 90 days due to layoff, job change, or your employer dropped family coverage. (If you were laid off and already opted for coverage under COBRA, you cannot qualify for this exception.) or

## Other Insurance? (continued)



- ◆ Your child is covered under the insurance of a non-custodial parent; and the insurance services can only be accessible in another state, or in a geographical area in WV that is considered to be non-accessible.

**Note:** You must submit copies of documents from your employer or insurance company to show changes in coverage or health care premium costs.

Federal rules prevent children who can be covered by Medicaid or who are dependents of public employees from receiving CHIP. (Non-governmental agencies who participate in PEIA are not affected by this rule.)

## Applicant Information



- ◆ If you think you may move in the next few weeks of sending in your application, please give a phone number where you can be reached so that missing information or documents do not delay your application. Call 1-877-716-1212 to report a new address as soon as possible.
- ◆ **Solicitud en Español :** *Llame a nuestra línea de ayuda totalmente gratis al 1-877-982-2447. Usted puede recibir ayuda en Español, a través de un aparato traductor si llama al numero gratuito 1-877-982-2447.*

## Household Information



**Listing more than 7 names in a household:** Will require that you use two copies of the application.

**Social Security Number:** Required for any child listed for whom you want health insurance, but optional for other persons in the household.

**Race/Ethnicity:** Circle one of the letter codes for the ethnicity that you would use to most closely describe the persons in your household. (This is only used to show that the program is open to and used by persons of any racial or ethnic background.)

## Copies of Documents Needed To Show Your Income



1. Paystubs or earning statements for the last 30 days
2. Most recent quarterly or yearly tax return, if self-employed
3. Proof of most recent alimony and/or child support payment or court order, if applicable
4. Proof of most recent payment or current award letter for Social Security, SSI, Worker's Compensation, Unemployment benefits, Veteran's benefits, or any other income source
5. If your income is seasonal or highly variable through the year, your CHIP income is based on the month you are applying. You may also use your yearly tax return. **(This only applies to WVCHIP)**

## How Income Is Counted: A Self-Check



For purposes of program eligibility, family Gross Income is calculated using the following methods:

- ◆ Qualifying Gross Income Levels are calculated first to see if your family falls within the 300% of the Federal Poverty Level (FPL) guidelines.
- ◆ After Gross Income has been determined to be within 300% FPL guidelines, income deductions (outlined on page 3) are applied to assign the families to WVCHIP Gold, WVCHIP Blue, or WVCHIP Premium as outlined on page 1.

## How Income Is Counted: A Self-Check (continued)



All income is reviewed on a most recent month-basis (see #4 below).

1. Count earned income from job wages or salary first (use the income list on the back of the application form to make sure all types are reported and copies of documents like pay stubs are included).
2. Make sure you show gross income (the amount before taxes, Social Security, or other deductions).
3. When listing income on the back of the form, be sure to show the amount as it is shown on any document copies (such as pay stubs) that you send in with the application.
4. For application review purposes, all income shown is converted to a monthly basis as shown in this table:

### Examples On How To Calculate Your Monthly Income

If Your Pay Check Is...	To Find Your Monthly Amount (Before Taxes)	Monthly Income Result
Weekly 52 Checks Per Year	Multiply by 4.3 $\$175.35 \times 4.3$	= \$754
Bi-Weekly 26 Checks Per Year	Multiply by 2.15 $\$350.70 \times 2.15$	= \$754
Semi-Monthly 24 Checks Per Year	Multiply by 2 $\$377.00 \times 2$	= \$754
Bi-Monthly 6 Checks Per Year	Divide by 2 $\$500 \text{ divided by } 2$	= \$250
Quarterly 4 Checks Per Year	Divide by 3 $\$750 \text{ divided by } 3$	= \$250
Semi-Annual 2 Checks Per Year	Divide by 6 $\$1,500 \text{ divided by } 6$	= \$250
Annual 1 Check Per Year	Divide by 12 $\$3,000 \text{ divided by } 12$	= \$250

### Self Employed?

You may state your business income either monthly, quarterly, or yearly. Your self-employment income is counted minus allowable business expenses paid.

#### Allowable Deductions:

Employee labor costs, stock and supplies, raw materials, seed, fertilizers, repair and maintenance on machinery or property, cost of rental space used for conducting business, interest and taxes, but not principal paid on purchase of capital assets, interest and taxes on a portion of the residence used to produce income, advertising costs, utilities, office expenses (stamps, pens, etc.) and legal costs.

### Income Disregards



**A family must meet the gross income guidelines of 300% FPL or less. If gross income is 300% FPL or less, income disregards are applied to assign the family to the appropriate CHIP Plan. If gross income is over 300% FPL, the family does not qualify for WVCHIP.**

There are several income disregards applied to gross income to determine Medicaid eligibility or the assignment to the appropriate WVCHIP Enrollment Group. Income disregards are subtracted from each applicant's gross income. See page 2 of the application to document child care expenses. Listed below are the types of disregards available to applicants:

- ◆ \$90 monthly deduction for each parent or child working full-time or part-time
- ◆ \$50 monthly deduction on total child support income
- ◆ Up to \$175 monthly deduction for child care expenses for each child over age 2
- ◆ Up to \$200 monthly child care deduction for each child under age 2

## Whose Income Is Counted?



Only the income of the child, or the natural parent or adoptive parent is counted. This means income from grandparents, stepparents, or other relatives or adults in the home is not counted as part of the qualifying income level.

### Blended Family?

For example, a family of five blended from prior marriages with two children biologically related to the father and one to the mother has their income counted in two separate qualifying groups. Their income is only counted as a family of five if one parent has legally adopted his stepchildren.

### Grandparents?

Only the income of the child is counted when he is being raised by grandparents—unless the child is legally adopted by the grandparents.

### Expecting A Child?

The expected child can be counted as a part of the family size for income purposes. **NOTE:** The expected baby will not be included for coverage until you provide the baby's name and proof you have applied for a social security number at birth.

### Joint Custody?

If both parents have 50% joint custody of a child, both of their incomes are counted for eligibility, even if they live in separate homes.

## Co-Payment Information



Medicaid Co-pays (individuals over 18 yrs old)	
Drug Retail Price	Co-pay
Up to \$1.00	.50 Cents
\$1.01—\$10.00	\$1.00
\$10.01 and Above	\$2.00

WVCHIP Gold Co-Pays	
Medical Services and Prescription Benefits	Co-Pay
Generic Prescriptions	No Co-Pay
Listed Brand Prescriptions	\$5
Non-Listed Brand Prescriptions	Full Retail Cost
Medical Home Physician Visit	No Co-Pay
Non-Medical Home Physician Visit	\$5

**NOTE:** If you are Native American with a federally registered tribe, you may be excluded from making co-payments. You can call 1-877-982-2447 for the list of registered tribes. (This does not apply to Medicaid.)

WVCHIP Blue & Premium Plan Co-Pays		
Medical Services and Prescription Benefits	WVCHIP Blue Co-Pay	Premium Plan Co-Pay
Generic Prescriptions	No Co-Pay	No Co-Pay
Listed Brand Prescriptions	\$10	\$15
Non-Listed Brand Prescriptions	Full Retail Cost	Full Retail Cost
Medical Home Physician Visit	No Co-Pay	No Co-Pay
Non-Medical Home Physician Visit	\$15	\$20
Hospital/Inpatient Services	\$25	\$25
Outpatient Services (per procedure)	\$25	\$25
Emergency Room (waived if admitted)	\$35	\$35
Dental Services	No Co-Pay	\$25 for some services
Vision Services	No Co-Pay	No Co-Pay

**For more information on WVCHIP maximum co-pay limits, visit [www.chip.wv.gov](http://www.chip.wv.gov) or call 1-877-982-2447.**

## For Applying By Phone Or Internet, Other Questions Or Assistance In Completing The Form....



You can also apply for WVCHIP and Medicaid by calling toll-free 1-877-982-2447 (open Monday through Friday from 8am to 8pm, and Saturday 8am to 4pm—TTY/TDD and language translation services available) or apply online at [www.wvinroads.org](http://www.wvinroads.org). Some hospitals and primary care clinics can also assist with the application process. Visit [www.chip.wv.gov](http://www.chip.wv.gov) for more information.