



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

WVCHIP is a low cost health care plan for children and teenagers of working families. There is no cost to apply. WVCHIP covers services important to growing children, such as check-ups, vision and dental services, immunizations, hospital visits, prescription drugs, and more.

## Who Qualifies for WVCHIP?

- ◆ **Age**—Children under age 19.
- ◆ **Income**—Your Modified Adjusted Gross Income (MAGI) on line #37 on the 1040 Income Tax Form is how your income is counted. MAGI is the income shown after certain tax deductions you may take, such as some self-employment taxes, health savings account, student loans, IRA deductions, alimony, etc. All adults, parents, and spouses in the household are counted income. All individuals claimed as tax dependents are counted in household size.

Household Size	WVCHIP Gold Maximum Yearly Income	WVCHIP Blue Maximum Yearly Income	Premium Plan Maximum Yearly Income
2	\$24,690	\$34,731	\$49,380
3	\$31,170	\$43,846	\$62,340
4	\$37,650	\$52,961	\$75,300
5	\$44,130	\$62,077	\$88,260
6	\$50,610	\$71,192	\$101,220

**Co-Payments**—WVCHIP Gold and Blue groups do not have co-pays on preventive care, dental, vision, or generic prescriptions. WVCHIP Blue and the Premium Plan will be responsible for co-pays on inpatient services, outpatient procedures, non-well visits, and emergency room visits. Premium members also have co-payments for some dental services. All members will be subject to a co-pay on brand

name prescriptions. Co-payments will be required until maximum limit has been met for the year. Premium Plan members also have low monthly premiums in addition to required co-payments. Visit [www.chip.wv.gov](http://www.chip.wv.gov) for more information.

- ◆ **Insurance**—Eligible children may not be enrolled in other insurance in addition to WVCHIP.

## For more information, an application, or to apply by phone...

Call the WVCHIP Helpline at 1-877-982-2447 (Translation Services Available)

## You can also apply for WVCHIP online!

Apply online at [www.wvinroads.org](http://www.wvinroads.org) in the convenience of your own home, or from a library, health care clinic, or hospital—any place that has Internet access.