



West Virginia Children's Health Insurance Program (WVCHIP)

WVCHIP is a low cost health care plan for children, teenagers, and pregnant women 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 and pregnant women 19 years and older.
- ◆ **Income**—Your Modified Adjusted Gross Income (MAGI) 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. The income of all adults, parents, and spouses in the household is included in the total 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 | \$31,725 | \$44,627 | \$63,450 |
| 3 | \$39,975 | \$56,232 | \$79,950 |
| 4 | \$48,225 | \$67,837 | \$96,450 |
| 5 | \$56,475 | \$79,442 | \$112,950 |
| 6 | \$64,725 | \$91,047 | \$129,450 |

Copays—There are no copays on preventive care and maternity care, generic prescriptions, or vision services. Premium members have a copay for some dental services. All members will be subject to a copay on non-well/non-medical home visits and brand name prescriptions. WVCHIP Blue and the Premium Plan will be responsible for copays on inpatient services, outpatient procedures, and emergency room visits. In addition, children who are

members of any federally recognized tribe and pregnant women are exempt from copays. Copays 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 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.wvpath.wv.gov in the convenience of your own home, or from a library, health care clinic, or hospital—any place that has Internet access.