## **PUBLIC NOTICE**

## WVCHIP EXPANSION TO COVER MORE UNINSURED CHILDREN

On January 1, 2007, the West Virginia Children's Health Insurance Program (WVCHIP) plans to review applications under expanded income eligibility guidelines. These new guidelines will allow those families to have health coverage for their children through premium payments. In addition, children must have been without private group insurance coverage for 12 months to be eligible.

Currently, a family's gross income (before taxes) must be at or under 200% of the federal poverty level (FPL) for WVCHIP eligibility. This expansion phase allows an increase to 220% of the federal poverty level to provide an opportunity for more uninsured children to have health care coverage through WVCHIP.

## Example -- 2006 Income Eligibility Chart

Family Size	Current 200% FPL Annual Gross Income*	Effective January 1, 2007 220% FPL Annual Gross Income*
2	\$26,400	\$29,040
3	\$33,200	\$36,520
4	\$40,000	\$44,000

<sup>\*</sup>Income Deductions/Exceptions may qualify some families whose income is above maximum level.

Families qualifying for the WVCHIP Premium Health Plan (201% -220% FPL) would be charged an affordable premium of \$35 per month for one child and \$71 per month for two or more children. Total cost of premiums and copayments will not exceed more than 5% of the family's total annual gross income. Enrollees in the premium plan will have access to the same medical coverage as current members, but will not have vision coverage. Dental services will be limited to preventive services, such as semi-annual exams and x-rays. Visit <a href="https://www.wvchip.org">www.wvchip.org</a> for more information on copayments and benefits.

The application process for the premium plan is the same for all plans. Families can apply for WVCHIP by calling the toll-free helpline at 1-877-982-2447, at their local DHHR office or by Internet at <a href="https://www.wvinroads.org">www.wvinroads.org</a>.

Adoption of this change is estimated to provide comprehensive health care coverage to approximately 400 uninsured children of working families during the first year of implementation.

Any written comments concerning these changes should be made in writing thirty days of the date of this notice and addressed to: Executive Director, WV Children's Health Insurance Program, 1018 Kanawha Boulevard East, Suite 209, Charleston, West Virginia 25301, or you may email your comments to Brenda Jones at <a href="mailto:bkjones@wvchip.org">bkjones@wvchip.org</a>.