

# KNOW YOUR RIGHTS

## Child Health Plus

### 1. My child does not qualify for Medicaid. Can my child still get health insurance that is free or low-cost?

Yes. Your child may be able to get Child Health Plus (“CHP”).

### 2. What is CHP?

CHP is NY State’s health insurance program for uninsured children. CHP provides coverage through health plans.

### 3. What services are covered by CHP?

- Primary Care
- Preventive Care
- Specialty Care
- Inpatient care
- Immunizations
- Prescription drugs
- Dental care

### 4. What services are not covered by CHP?

- Long-term care for chronically ill
- Personal care and private duty nursing
- Intermediate care for developmentally disabled
- Non-emergency transportation
- Medical supplies

### 5. Does my child qualify for CHP?

Your child qualifies for CHP if he or she is

- Under nineteen years of age AND
- A resident of New York State AND
- Not eligible for Medicaid for free AND
- Not covered by any other health insurance.

### 6. Are immigrant children eligible?

Yes. All children qualify for CHP, regardless of immigration status. But they must be residents of NY State. So, children who are in NY on short term visitor or medical visas may not qualify.

### 7. Does it matter if my child recently had health insurance?

Maybe. If you voluntarily dropped your child’s coverage, your child may have to be uninsured for six months before he or she is eligible for CHP. This rule only applies in certain circumstances.

### 8. How much will CHP cost?

- The cost depends on your family income.
- Your child qualifies for free insurance if your family income is less than or equal to 160% of the Federal Poverty Level. For example, for a family of three, coverage is free for household incomes up to \$2,441 a month in 2010.
- You pay a monthly premium for CHP insurance if your family income is above 160% of the Federal Poverty Level. The cost depends on your household size and income level. Premium levels vary

from \$9 to \$60 per month. For example, in 2010 a family of three with income up to \$3,815 a month would pay a \$15 premium per child in 2010.

- You pay the full premium amount if your family income is above 400% of the Federal Poverty Level (\$6,104 for a family of three in 2010).

For more information on qualifying income levels, see [http://www.nyc.gov/html/hra/downloads/pdf/income\\_level.pdf](http://www.nyc.gov/html/hra/downloads/pdf/income_level.pdf)

Also, Note: There are no co-pays or co-insurance for medical services covered by CHP.

### 9. How do I apply for CHP for my child?

You can either:

- Call 1-800-698-4543 and ask for a CHP application OR
- Download a CHP application at <http://www.health.state.ny.us/forms/doh-4220-all.pdf> OR
- Enroll with a facilitated enroller or health plan in your community. They can help you fill out the application, collect the necessary documents, and select a health care plan. To find out where you can get help, call 1-800-698-4543.

### 10. What documents do I need to apply for CHP?

You will need proof of your child’s:

- Age (e.g. birth certificate, passport, state ID)
- Residence (e.g. utility bill, letter from landlord, bank statement)

- *Household Income (e.g. pay stub, tax return, letter from your employer)*
- *There may be some exceptions when you can't prove your income.*

### 11. Do I need to provide a Social Security number?

Yes, if the child has one. Social Security numbers are required for all children who have them. But children who do not have Social Security Numbers do not have to provide one and still qualify for CHP.

### 12. When will my child's CHP coverage start?

It depends on whether you applied directly with a health plan.

- *If you applied with a health plan, your child will get immediate but temporary coverage. This coverage will last up to 60 days while your child's application is being processed.*
- *If you did not apply with a plan, you will have to wait until your child gets approved, which will likely take 30-45 days.*

### 13. How long does CHP last?

Once your child is approved, coverage lasts for 12 months (which includes the 60 days of temporary coverage if you applied directly with a plan).

### 14. Do I have to renew CHP?

Yes. You have to renew your child's CHP coverage every year. Your child's health plan will send you a letter, reminding you

what documentation you need to provide in order for your child to remain insured.

### 15. Can my child be denied specific medical coverage through CHP?

Yes. The health plan can deny care if the plan says that the care is not "medically necessary." The health plan is required to send you a notice of denial, a reason for the denial, and information on how to appeal the denial.

### 16. How can you file an appeal for a denial?

First, you must request an internal utilization review by the plan. If care is denied again, you have a right to appeal that determination through an external review by an independent health care professional. You can also request an external review if the coverage was denied for being "experimental" or "investigational."



MAKING THE CASE FOR HUMANITY

**The Legal Aid Society**  
 199 Water Street  
 New York, NY 10038  
 Phone: 212-577-3300  
 Fax: 212-509-8432  
[www.legal-aid.org](http://www.legal-aid.org)

Printed by The Legal Aid Society

## KNOW YOUR RIGHTS

# WHAT YOU SHOULD KNOW ABOUT CHILD HEALTH PLUS



MAKING THE CASE FOR HUMANITY