



Child Health Plus B FACT SHEET

Child Health Plus B is a free or low cost health insurance program for uninsured children who are 18 years of age or younger living in New York and who are not eligible for Child Health Plus A. Many children from working families are eligible. There are no immigration requirements for Child Health Plus B.

Child Health Plus B Benefits

Child Health Plus B provides health coverage for a wide range of medical services including regular doctor visits, vaccinations, hospital care, emergency care, prescription drugs, lab tests and x-rays, eye glasses, speech and language services, mental health services, durable medical equipment, dental services, and much more. Child Health Plus B is just like many other commercial insurance and has limits on some services.

How Health Care is Provided

Families signing their children up for Child Health Plus B must select a health plan. They will receive health care through this health plan, sometimes called an HMO or a managed care plan.

Managed Care: Families select a health plan for their children. The children then visit the health plan's network of doctors, health centers, and hospitals. Through this health plan, the child will have a regular doctor who they can go to for check-ups and when they are sick. This doctor can also help refer a child to a specialist when it is needed. Children will get an insurance card from the health plan they join. All Child Health Plus B services can only be obtained through the selected health plan.

Eligibility Requirements for Child Health Plus B

Children in many working families are eligible and there are **NO** citizenship or immigration requirements for Child Health Plus B. The Child Health Plus B eligibility requirements include:

Age:	Must be 18 years of age or younger.
Residency:	Must be a resident of New York State.
Health Coverage:	Cannot have other health insurance (there are some limited exceptions).
Income:	Depending on a family's income, Child Health Plus B is free for some families and others have to pay a small monthly premium. Families with higher incomes also can participate in Child Health Plus B at the full premium level. The income and premium guidelines are shown below:

Child Health Plus B Monthly Income Levels and Premiums

This chart is only a guide. Families should be referred to an enrollment counselor for eligibility screening.

Family/ Household Size	1	2	3	4	5	Each Additional Child Add
Free Insurance	\$1,306	\$1,759	\$2,213	\$2,666	\$3,119	+\$454
\$9 per child per month *	\$1,813	\$2,442	\$3,071	\$3,700	\$4,329	+\$629
\$15 per child per month*	\$2,042	\$2,750	\$3,459	\$4,167	\$4,875	+\$709
Full Premium per child per month**	Over \$2,042	Over \$2,750	Over \$3,459	Over \$4,167	Over \$4,875	+\$709

* Families pay a premium for each child up to 3 children. Additional children are covered at no cost. The maximum cost for any family at the \$9 premium level is \$27 and at the \$15 premium level is \$45.

** Full premiums vary by the plan selected. There is no family maximum.

Children and adolescents with special health needs who are income eligible for Child Health Plus B may also be eligible for a Medicaid program that better meets their healthcare needs. Call a local Medicaid Office for more information regarding the Medicaid Spenddown Program and other available resources.

How To Sign Up for Child Health Plus B

A family can sign their children up for Child Health Plus B through a program called Facilitated Enrollment which uses community-based organizations, some health plans, and others to assist families. Through this program, enrollment counselors are available in community settings to determine a child's eligibility for Child Health Plus A or B, help families fill out the application, gather the required documents, and ensure that the child becomes enrolled. The enrollment counselor also can help a family understand how managed care works, help the family choose a health plan, and even select a doctor. Families also can sign-up at any health plan that offers Child Health Plus B. ***For help finding an enroller or a health plan in your area call the Child Health Plus Hotline, 1-800-698-4543.***

Documentation Required to Apply:

When applying, families will need to prove the child's identity, age, residence, and their family's income. Enrollment counselors can help gather required documents. Here are some examples of documents that can be used:

Proof of Identity and Age: Birth certificate, baptismal certificate, official photo I.D., driver's license, or official school records.

Proof of Residency: Official I.D. with address, utility bill, bank statement, lease, letter from landlord, or a postmarked envelope.

Proof of Family Income: Paycheck stubs (last four consecutive weeks), letter from employer, signed income tax return, benefit checks, or award letters.

Renewal/Re-certification for Child Health Plus B

Children are guaranteed coverage for approximately one year, even if the family's income changes. Before the year is over, families will receive a packet and instructions in the mail from their health plan explaining how to renew. Families can renew directly with their Child Health Plus B health plan or at a neighborhood facilitated enrollment site. It is important for consumers to follow all the directions in their renewal package and to return it by the date listed. If people do not renew on time, they may lose their health insurance coverage.

**For more information call:
Child Health Plus Hotline, 1-800-698-4543
Or 1-877-898-5849 (TTY line for hearing impaired)**

Materials prepared
by
Children's Defense Fund
420 Lexington Avenue, Suite 655, New York, NY 10170-0699
Phone 212-697-2323 Fax 212-697-0566
www.cdfny.org
Email messages@cdfny.org

Revised February 2006