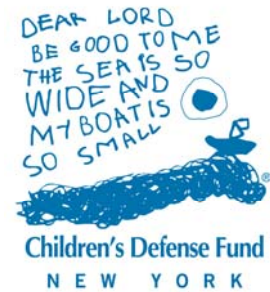


Children's Defense Fund – New York Public Health Insurance Programs Fact Sheet

January, 2010



Child Health Plus A

Child Health Plus A, also known as Children's Medicaid, is a *free*, comprehensive health insurance program for low-income children 18 years of age or younger living in New York State. There are no co-payments or premiums for Child Health Plus A and it covers doctors visits, hospital and specialty care, prescription drugs, dental care and orthodontics, eyeglasses, mental health services, durable medical equipment and much more.

Eligibility for Child Health Plus A: Children ages 18 or younger who are New York State residents and in families that meet the income guidelines are eligible for Child Health Plus A. To be eligible, a child must be a U.S. citizen, legally residing immigrant or an immigrant considered to be Permanently Residing under Color of Law (PRUCOL).

Income: The family's income must fall at or below the following monthly levels:

Family/Household Size	1	2	3	4	5	Each Additional Child Add
Children Younger than 1 yr.	\$1,805	\$2,429	\$3,052	\$3,675	\$4,299	+ \$624
Children 1-5 yrs.	\$1,201	\$1,615	\$2,030	\$2,444	\$2,859	+ \$415
Children 6-18 yrs.	\$903	\$1,215	\$1,526	\$1,838	\$2,150	+ \$312

Child Health Plus B

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 State and who are not eligible for Child Health Plus A. 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, dental services and much more. Child Health Plus B, like other commercial insurance, has limits on some services.

Eligibility for Child Health Plus B: Children 18 years of age or younger who are New York State residents and who do not have other health insurance (except in some limited circumstances) and live in families that meet the income guidelines are eligible. There are **NO** citizenship or immigration requirements for Child Health Plus B.

Income: Depending on family 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 monthly income and premium guidelines are shown below:

Family/Household Size	1	2	3	4	5	Each Additional Child Add
Free Insurance	\$1,443	\$1,942	\$2,441	\$2,939	\$3,438	+ \$499
\$9 per child per month (Maximum of \$27 per family)	\$2,004	\$2,596	\$3,388	\$4,080	\$4,772	+ \$692
\$15 per child per month (Maximum of \$45 per family)	\$2,257	\$3,036	\$3,815	\$4,594	\$5,373	+ \$780
\$30 per Child Per month (Maximum of \$90 per family)	\$2,708	\$3,643	\$4,578	\$5,513	\$6,448	+ \$935
\$45 per child per month (Maximum of \$135 per family)	\$3,159	\$4,250	\$5,341	\$6,432	\$7,523	+ \$1,091
\$60 per child per month (Maximum of \$180 per family)	\$3,610	\$4,857	\$6,104	\$7,350	\$8,597	+ \$1,247
Full premium per child per month*	Over \$3,610	Over \$4,857	Over \$6,104	Over \$7,350	Over \$8,597	

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

**For help finding an enroller or health plan in your area, call the Child Health Plus Hotline,
800-698-4543. (1-877-898-5849 TTY line for hearing impaired)**

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Adult Medicaid

Medicaid is a comprehensive health insurance program for low-income New Yorkers that offers complete coverage for all of their health needs. Medicaid coverage includes doctor visits, hospitalization, specialty care, prenatal care, prescription drugs, dental care, eyeglasses, mental health services, smoking cessation products, durable medical equipment and much more. Some people may need to pay small co-payments for certain services. Medicaid may also provide up to 90 days of retroactive coverage for unpaid medical bills.

Eligibility for Medicaid: Adults 19 years and older who are New York State residents who meet income guidelines and are U.S. citizens, legally residing immigrants or immigrants considered to be Permanently Residing Under Color of Law (PRUCOL) are eligible.

Income: Income requirements for Medicaid are different for adults with children than those without children.

(For 19- and 20-Year-Olds, Parents Living with Children Younger than 21, and Disabled Adults)

Family/Household Size	1	2	3	4	5	Each Additional Family Member Add
Monthly Income	\$767	\$1,117	\$1,285	\$1,452	\$1,620	+ \$168

For single individuals without children, the monthly income limit is \$706. The monthly income limit for married couples without children is \$881.

Pregnant Women	2	3	4	5	Each Additional Family Member
Monthly Income	\$2,429	\$3,052	\$3,675	\$4,299	+ \$624

Family Health Plus

Family Health Plus is a health insurance program for low-income New Yorkers ages 19 to 64 whose incomes are too high for Medicaid and who don't have other insurance. Family Health Plus has no premiums but there are co-pays for some services. Family Health Plus provides health coverage for a wide range of medical services including doctor visits, hospital care, emergency care, prescription drugs and smoking cessation products, lab tests and x-rays, mental health services, eye glasses, dental services (if offered by the health plan) and more. There are co-payments for many of these services.

Eligibility for Family Health Plus: New York State residents 19 to 64 years of age who meet the income eligibility levels, do not have other health insurance (with some limited exceptions) and are U.S. citizens or legally residing immigrants are eligible for Family Health Plus. Government employees with access to health coverage through employer are not eligible.

Income: Family monthly income must fall at or below the following levels:

Family Size/ Household	Adults without Children; Children 19-20 NOT residing with parents	Parents (living with a child who is younger than 21) and 19& 20-year-olds (living with their parents)
1	\$903	\$1,354
2	\$1,215	\$1,822
3		\$2,289
4		\$2,757
5		\$3,224
Each Add'l Person		+ \$468

**For more information about Family Health Plus or Medicaid, call toll free:
1-877-934-7587 or (1-877-898-5849 TTY for hearing impaired)**

Documentation Required When Applying for Programs: Here are some examples of required documents.

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, official school records 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.

Proof of Citizenship/Immigration Status: Birth Certificate, Legal Permanent Residency card ("green card"), Naturalization Certificate, Passport, Employment Authorization Card or other USCIS (formerly INS) forms.