

Healthy Kids

Healthy Kids is a program started in many counties in California to provide no- or low-cost healthcare coverage to children who do not qualify for no-cost full-scope Medi-Cal or Healthy Families. Program eligibility varies by county so it is important to refer to the specific requirements for the county in which the family resides.

Los Angeles County

Healthy Kids provides comprehensive healthcare to children from birth up to their 19th birthday. This program is funded by First 5 LA and the Children's Health Initiative (CHI) of Greater Los Angeles and administered by L.A. Care Health Plan.

Who is eligible?

- Children from birth up to their 19th birthday
- Children who are not eligible for no-cost Medi-Cal or Healthy Families
- Families must reside in Los Angeles County

NOTE: Currently, applications are no longer being accepted for children older than 5 ½ years. Please visit www.champ-net.org to stay updated on the status of enrolling children 5 ½ -18 years.

How does immigration status affect eligibility?

The child's immigration status does not matter.

What are the income limits?

- Healthy Kids uses the Federal Income Guidelines (FIG) to determine eligibility.
- Family income must be at or below 300% of the FIG. For the Healthy Kids income limit table based on family size, please refer to page 2-10. For example, a family of three must have a monthly income at or below \$4,633 (300% FIG).

Are there resource limits?

This program does not take resources into consideration. Resources are items a family may own, such as cars, houses, jewelry, savings or checking accounts, etc.

What is the cost?

Monthly premiums and some co-payment amounts are different for the Healthy Kids 0-5 and Healthy Kids 6-18 programs.

1. **Co-Payments:** A \$5 co-payment is charged for most outpatient services, such as doctor visits. There is no charge for preventive care, such as immunizations and dental check-ups. The maximum co-payment amount is \$250 per family per year. Some common co-payment amounts are listed below.

	Healthy Kids 0-5	Healthy Kids 6-18
Preventive Care (i.e. immunizations and check-ups)	\$0	\$0
Outpatient services (i.e. doctor visits)	\$5	\$5
Emergency Room Visit	\$5	\$15

2. Premiums:

- **Healthy Kids 0-5:** Monthly premiums are based on family income (refer to chart below).
 - There are no monthly premiums for families with income levels at or below 133% of the FIG.
 - For families with incomes above 133% of the FIG, there is a monthly cost called a premium:
 - \$4 per child for families with incomes between 134% and 150% of the FIG.
 - \$6 per child for families with incomes between 151% and 300% of the FIG.
 - Families can receive a 25% discount on their premiums if they pay six months worth of premiums in advance (semi-annual payment). The prepayment costs are \$24 per child for families with incomes between 134% and 150% of the FIG or \$36 per child for families with incomes between 151% and 300% of the FIG. When families have paid six months in advance, the discount will be applied to their account and will show a credit.
 - Regardless of family size, families will only have to pay for the first two children in the 0-5 program, for a total of \$8 or \$12 per month depending on family income.
 - Premium assistance is available for Healthy Kids 0-5 program **ONLY**.
- **Healthy Kids 6-18:** Monthly premiums are \$15 per child per month.
 - Regardless of family size, families will only have to pay for the first three children in the 6-18 program, for a total of \$45 per month.
 - Members in the 6-18 program will **NOT** receive a discount for paying premiums six months in advance.

FAMILY INCOME AND PREMIUM CHART

	Healthy Kids 0-5 \$0 premium/child	Healthy Kids 0-5 \$4 premium/child Up to maximum of \$8 per family	Healthy Kids 0-5 \$6 premium/child Up to maximum of \$12 per family	Healthy Kids 6-18 \$15 premium/child Up to maximum of \$45 per family
FAMILY SIZE	0-133% FPL	134-150% FPL	151-300% FPL	0-300% FPL
1	\$0.00 - \$1,207.00	\$1,207.01 - \$1,362.00	\$1,362.01 - \$2,723.00	\$ 0 - \$ 2,723
2	\$0.00 - \$1,631.00	\$1,631.01 - \$1,839.00	\$1,839.01 - \$ 3,678.00	\$ 0 - \$ 3,678
3	\$0.00 - \$ 2,054.00	\$2,054.01 - \$2,317.00	\$2,317.01 - \$ 4,633.00	\$ 0 - \$ 4,633
4	\$0.00 - \$ 2,478.00	\$2,478.01 - \$2,794.00	\$2,794.01 - \$ 5,588.00	\$ 0 - \$ 5,588
5	\$0.00 - \$ 2,901.00	\$2,901.01 - \$ 3,272.00	\$3,272.01 - \$ 6,543.00	\$ 0 - \$ 6,543
6	\$0.00 - \$ 3,324.00	\$3,324.01 - \$ 3,749.00	\$3,749.01 - \$ 7,498.00	\$ 0 - \$ 7,498

How do families make premium payments?

- Families who need to pay a premium will receive an invoice at the beginning of the month. If a family is paying for children in both the 0-5 and 6-18 programs, they will receive one invoice for each program.
- **Healthy Kids 0-5:** Members in the 0-133% FIG will not receive an invoice since they pay \$0 per month. Members whose income is 134-150% FIG will receive an invoice of \$4 per child per

month, with a maximum of \$8. Members whose income is 151-300% FIG will receive an invoice of \$6 per child per month, with a maximum of \$12.

- Payments are due by the 20th of each month. All payments must be made in full.
- Payments can be made by cashier's check, money order, or a personal check. Cash payments will not be accepted. Payments **SHOULD NOT** be sent with the application. Payments should be sent to: L.A. Care Health Plan-Healthy Kids Program, P.O. Box 515388, Los Angeles, CA 90051-9788

- **Healthy Kids 6-18:** All members, regardless of income, will receive an invoice of \$15 per child per month, with a maximum of \$45.
 - Payments are due by the 20th of each month. All payments must be made in full.
 - Payments can be made by cashier's check, money order, or a personal check. Cash payments will not be accepted. Payments **SHOULD NOT** be sent with the application. Payments should be sent to:

L.A. Care Health Plan-Healthy Kids Program
P.O. Box 515388
Los Angeles, CA 90051-9788

What if families miss their premium payments?

- **Healthy Kids 0-5:** If payments are not received on time, the family will be placed on premium assistance. No members in the 0-5 program will be disenrolled from the program due to nonpayment.
- **Healthy Kids 6-18:** If a monthly premium payment is 60 days past due, members in the 6-18 program will be disenrolled from the program for nonpayment. Members in the 6-18 program will not be allowed to re-enroll in the program.
 - If families miss their premium payments, L.A. Care will contact them two times over a 60-day time period to remind them to pay their premium and avoid being disenrolled.
 - If L.A. Care does not receive the premium payment in full from the family within 60 days, the family will be disenrolled from the Healthy Kids program and receive a disenrollment notice.

What benefits are covered?

This program offers health, dental, vision, prescription drug services, and mental health services.

What if children have other health insurance?

- Children may be eligible for Healthy Kids even if they receive Restricted (Emergency) Medi-Cal or Share of Cost Medi-Cal.
- Children receiving California Children Services (CCS) who do not have no-cost Medi-Cal may be eligible for Healthy Kids.
- Children do not qualify for Healthy Kids if they currently have employer-sponsored health insurance. However, if the employer-sponsored insurance provides only dental or vision coverage, the children can enroll in Healthy Kids.
- Children currently enrolled in no-cost Medi-Cal or Healthy Families are not eligible for Healthy Kids.

What documents are required to apply?

- Proof of income
- Proof of residency in Los Angeles County

How do children receive services?

- The children are covered through L.A. Care Health Plan and will receive health coverage through L.A. Care providers. L.A. Care will send families an ID card, Evidence of Coverage and a list of healthcare providers.
- L.A. Care provides dental coverage through SafeGuard Dental and vision coverage through VSP Vision Care. Safeguard Dental will send families an ID card, Evidence of Coverage and a list of dental providers.
- If families wish to change their children's Primary Care Provider (PCP), they can call L.A. Care toll free at 1-888-839-9909. All changes will occur on the 1st of the following month if the request is received by the 20th of the month. If the request is received after the 20th of the month, then the change will not go into effect until the 1st of the second consecutive month.
 - For example, if a request to change the PCP is made on July 2nd, then the change will go into effect on August 1st. If the request is made on July 25th, then the change will go into effect on September 1st.

How can families apply for Healthy Kids?

- L.A. Care must receive a complete application by the 19th of the month in order for their children to be enrolled the first day of the following month. If applications are received after the 19th of the month, children may not be able to be enrolled until the first day of the subsequent month.
- If children meet the eligibility guidelines the family will receive an "Approved" letter with their Healthy Kids Case #, PCP name, and effective date.
- After children are enrolled, families will receive a welcome package in the mail from L.A. Care. The welcome package will include:
 - Healthy Kids ID card
 - Member Handbook/Evidence of Coverage Booklet
 - Provider Directory
- Families may apply at agencies participating in Healthy Kids enrollment. Please contact L.A. Care for more information toll free at 1-888-452-5437.

What can families do if they have problems getting services?

- They can call the L.A. Care Health Plan member services toll free at 1-888-839-9909. If parents have complaints or concerns, grievances can be filed in person, by phone (toll free 1-888-839-9909, TDD Service: 1-866-522-2731), online (www.lacare.org) or in writing to:

L.A. Care Health Plan
Grievance & Appeals & Quality Review Manager
Member Services Department
555 W. Fifth Street, 29th floor
Los Angeles, CA 90013

Where can more information on the Healthy Kids Program be found?

Visit the L.A. Care Health Plan website at www.lacare.org or you can visit the Children's Health Initiative Website at www.chigla.org.