

Healthy Kids

Healthy Kids is a program started by 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.

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. Undocumented children within the income limits for this program are eligible for services.

What are the income limits?

- Healthy Kids uses the Federal Income Guidelines (FIG) to determine eligibility.
- Family income at or below 300% of the FIG.

(Use until March 31, 2010)

Family Size (parents and children)	Monthly income before taxes is between
1	\$ 0 - \$ 2,708
2	\$ 0 - \$ 3,643
3	\$ 0 - \$ 4,578
4	\$ 0 - \$ 5,513
5	\$ 0 - \$ 6,448
6	\$ 0 - \$ 7,383

For example, a family of 3 must have a monthly income at or below \$4,578 (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 co-payments are based on family income (refer to chart below).
- There are no monthly premiums or co-payments for families with income levels at or below 133% of the FIG.
- For families with incomes above 133% of the FIG, there are two costs with this program:
 1. Monthly premiums
 - \$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 \$18 per child for families with incomes between 134% and 150% of the FIG or \$27 per child for families with incomes between 151% and 300% of the FIG.

NOTE: Regardless of family size, families will only have to pay for the first two children. Any additional children will be covered at no cost.

2. Co-Payments: \$5 co-payment (maximum co-payment of \$250 per family per year) is charged for most outpatient services, such as doctor visits. There is no charge for preventive care, such as immunizations and dental check-ups.
- Payments can be made by personal check, cashier’s check, or money order.

Cash payments will not be accepted.

- Partial premium payments will not be accepted.

NOTE: Payments **SHOULD NOT** be sent in with the application.

FAMILY INCOME AND PREMIUM CHART

(Use until March 31, 2010)

	\$0 premium/child	\$4 premium/child Up to maximum of \$8 per family	\$6 premium/child Up to maximum of \$12 per family
FAMILY SIZE	0-133% FPL	134-150% FPL	151-300% FPL
1	\$0.00 - \$1,200.00	\$1,200.01 - \$1,354.00	\$1,354.01 - \$2,708.00
2	\$0.00 - \$1,615.00	\$1,615.01 - \$1,821.00	\$1,821.01 - \$ 3,643.00
3	\$0.00 - \$ 2,029.00	\$2,029.01 - \$2,289.00	\$2,289.01 - \$ 4,578.00
4	\$0.00 - \$ 2,444.00	\$2,444.01 - \$2,756.00	\$2,756.01 - \$ 5,513.00
5	\$0.00 - \$ 2,858.00	\$2,858.01 - \$ 3,224.00	\$3,224.01 - \$ 6,448.00
6	\$0.00 - \$ 3,273.00	\$3,273.01 - \$ 3,691.00	\$3,691.01 - \$ 7,383.00

NOTE: Waivers will be available through the hardship fund for families who cannot afford to pay the premiums.

What benefits are covered?

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

What if families miss their premium payments?

- If families miss their premium payments, L.A. Care will contact them three times over a 60-day time period to assist them in getting enrolled in the premium assistance program.

- If L.A. Care is unable to make contact with the families within these 60 days, a 30-day disenrollment notice will be sent to these families.

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 Medi-Cal or Healthy Families are not eligible for Healthy Kids.

What documents are required?

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

How do children receive services?

- The children are covered through L.A. Care providers.
- The children will receive dental coverage through SafeGuard Dental and vision coverage through VSP Vision Care. Safeguard Dental will send an ID Card and a list of providers to the families.
- If families wish to change their children's Primary Care Provider (PCP), they can call 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 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 next month. If applications are received after the 19th of the month, children may not be able to be enrolled until the second consecutive 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. 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 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 at 1-888-839-9909
- If parents have complaints or concerns, grievances can be filed in person, by phone or in writing to:

L.A. Care Health Plan
Grievance Manager
555 W. Fifth Street, 18th Floor
Los Angeles, CA 90013
1-888-839-9909

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

The website for L.A Care Health Plan is www.lacare.org.

Other County Healthy Kids Programs

Fresno County

The Fresno County Healthy Kids program provides comprehensive health coverage to uninsured children residing in Fresno County who do not qualify for other programs. The program is administered by the California Health Collaborative.

Who is eligible?

Eligible children must meet ALL of the following conditions:

- Uninsured children ages 0-5 living in Fresno County (**NOTE:** Children ages 6 through 18 are currently on a waitlist)
- Family incomes at or below 300% of the Federal Income Guidelines (FIG)
- Not currently eligible for no-cost full-scope Medi-Cal or Healthy Families
- Have not been covered by employer sponsored health insurance in the last 3 months

How does immigration status affect eligibility?

Undocumented children within the income limits for this program are eligible to receive services.

What is the cost?

- Families may pay monthly premiums of \$0 to \$15 for each eligible child, with up to a maximum monthly premium of \$45 per family per month (**NOTE:** All families enrolled may **NOT** have to pay the monthly premium amounts, contact the Fresno County Healthy Kids Program for more information).
- Well child visits and immunizations are free.
- Co-payments of \$5 for non-preventive services may apply.

What benefits are covered?

Comprehensive medical, dental, vision, and mental health benefits

Where can I get more information?

- Families are recommended to call: 1-559-244-4545 for more information.
- For enrollment and eligibility assistance, call 1-800-327-0502.

Kern County

Healthy Kids Kern County is a comprehensive program that provides health coverage to low and middle income children that reside in Kern County. The program is administered by Health Net of California.

Who is eligible?

- Uninsured children under 19 years of age
- Children who live in Kern County
- Children with family incomes at or below 300% of the Federal Income Guidelines (FIG)
- Children not eligible for no-cost full-scope Medi-Cal or the Healthy Families Program

How does immigration status affect eligibility?

Undocumented children within the income limits for this program are eligible.

What is the cost?

Families pay a monthly premium of \$4 for each eligible child, up to a maximum monthly premium of \$45 per family.

What benefits are offered?

Comprehensive medical, dental, vision and mental health care

Where can more information be found?

- Call the Healthy Kids Kern County Contracted Agencies at:
 - Clinica Sierra Vista: (661) 328-4245
 - Kern County Children's Health Initiative: 1-866-863-0640

Merced County

Healthy Kids is administered by Merced County Department of Public Health. The program is designed to provide health, vision and dental coverage for uninsured children from families with incomes at or below 300% of the Federal Income Guidelines.

Who is eligible?

- Uninsured children under age 19 (**NOTE:** currently there is a waitlist for children ages 6 through 18)
- Children who do not qualify for no-cost full-scope Medi-Cal or the Healthy Families Program.
- Family income at or below 300% of federal Income Guidelines (FIG)

How does immigration status affect eligibility?

Undocumented children within the income limits for this program are eligible to receive services.

What is the cost?

- Healthy Kids Merced County does not have a monthly premium or an enrollment fee
- Co-payments are \$5 for doctor visits, dental visits, eye care visits, and prescriptions.

What benefits are offered?

Comprehensive medical, dental, vision benefits

Where can more information be found?

Families are recommended to call (209) 381- 1267 for more information.

Napa County

Healthy Kids Napa County provides low cost comprehensive healthcare coverage for low-income uninsured children, regardless of immigration status. The program is administered by the Children's Health Initiative of Napa County.

Who is eligible?

- Uninsured children under the age of 5 ½ years old
- Children who live in Napa County
- Children whose family income is at or below 300% of federal Income Guidelines (FIG)
- Children who are not covered by another health insurance program or plan
- U.S. citizens, legal immigrants, and undocumented immigrants

How does immigration status affect eligibility?

Undocumented children within the income limits for this program are eligible to receive services.

What is the cost?

There is a monthly cost of \$4 to \$12 per child per month, with a maximum monthly payment of \$36 per family.

Where can more information be found?

For eligibility and enrollment information, families can call: (707) 227-0830 or Toll Free: (888) 747-6272. For further information visit www.napachi.org.

Riverside County

Healthy Kids provides insurance for children from low-income families living in Riverside County. The program is administered by the Inland Empire Health Plan.

Who is eligible?

- Uninsured children under age 19
- Family income at or below 250% of the Federal Income Guidelines (FIG)
- Children who are not eligible for Medi-Cal, Medicare, Healthy Families or other publicly sponsored healthcare programs
- Families must reside in Riverside County

How does immigration status affect eligibility?

Undocumented children within the income limits for this program are eligible.

What is the cost?

Healthy Kids does not have a monthly premium but requires an enrollment processing fee of \$5 or \$20 per family depending on the family's selected provider network. Co-payments of \$5 to \$15 are required for some services.

What benefits are offered?

Comprehensive health, dental, vision, prescription, and mental health services

Where can more information be found?

Families can contact the Inland Empire Health Plan at 1-866-294-IEHP (4347) for more information about Healthy Kids or visit the website: www.iehp.org.

Sacramento County and 4 counties (Colusa, El Dorado, Placer, Yuba)

The Healthy Kids Program is a children's health insurance program offering medical, dental, and vision care for children who are ineligible for Medi-Cal or the Healthy Families Program. The Healthy Kids Program is administered by the Healthy Kids Healthy Future (HKHF) coalition, a collaboration between Sacramento, Colusa, El Dorado, Yuba and Placer Counties.

Who is eligible?

- Uninsured children from birth until their 19th birthday
- Family income up to 300% of Federal Income Guidelines
- Children who do not qualify for no-cost full-scope Medi-Cal or the Healthy Families Program
- Reside in Sacramento County or the four partner counties (Colusa, El Dorado, Placer or Yuba)

How does immigration status affect eligibility?

Undocumented children within the income limits for this program are eligible to receive services.

What is the cost?

- There is a monthly cost of \$15 per child, with a maximum of \$45 monthly payment per family.
- Co-payments are \$5 for medical visits, dental visits, vision visits and emergency room visits

What benefits are offered?

Healthy Kids provides medical, prescription, dental, and vision benefits.

Where can more information be found?

- For more eligibility and enrollment information or application assistance, call (866) 850-4321.
- Application Assistors should call (916) 808-3838

San Bernardino County

Healthy Kids is administered by the Inland Empire Health Plan. The program is designed to provide health, vision and dental coverage for uninsured children from families with incomes below 300% of the Federal Income Guidelines.

Who is eligible?

- Uninsured children from birth to age 19
- Children who do not qualify for no-cost full-scope Medi-Cal or the Healthy Families Program
- Family income up to 300% of Federal Income Guidelines
- Residents of San Bernardino County

How does immigration status affect eligibility?

Undocumented children within the income limits for this program are eligible.

What is the cost?

Healthy Kids does not have a monthly premium but does require an enrollment processing fee of \$20 per family. Co-payments are required for some services and range from \$5 to \$15.

What benefits are offered?

Healthy Kids provides medical, prescription, dental, and vision benefits.

Where can more information be found?

For more eligibility and enrollment information or application assistance, call (866) 294-4347 or visit the website at www.iehp.org.

San Francisco County

The Healthy Kids & Young Adults program is a comprehensive health care insurance program offering health, dental, and vision care services to children and young adults of low to middle-income families living in San Francisco. The program is administered by San Francisco Health Plan (SFHP).

Who is eligible?

- Uninsured children under age 19
- Living in families with income below 300% of the Federal Income Guidelines (FIG)
- Not eligible for no-cost full-scope Medi-Cal or the Healthy Families Program
- Residents of San Francisco County

How does immigration status affect eligibility?

Undocumented children within the income limits for this program are eligible.

What does it cost?

- Premiums are paid yearly and are based on a sliding scale:
 - \$48/ year if income below 150% FIG
 - \$81/ year if income between 151% and 200% FIG
 - \$ 126/ year if income between 201% and 300% FIG
- \$5 co-payments for some services (maximum co-payment of \$250 per family per year)

Where can more information be found?

For more eligibility and enrollment information or application assistance, families can call (415) 777-9992 or 1-888-558-5858, e-mail memberservices@sfhp.org, or visit the website: www.sfhp.org.

San Joaquin County

Healthy Kids was created for uninsured children in San Joaquin County whose family incomes fall below 300% of the Federal Income Guidelines. The program is administered by Health Plan of San Joaquin.

Who is eligible?

- Uninsured children under age 19
- Children who do not qualify for no-cost full-scope Medi-Cal or the Healthy Families Program
- Family income up to 300% of Federal Income Guidelines (FIG)
- Residents of San Joaquin County

How does immigration status affect eligibility?

Undocumented children within the income limits for this program are eligible.

What is the cost?

- The monthly premium is \$5 per child. Parents who pay 12 months in advance (annual payment) receive a \$15 dollar discount; prepayment cost is \$45 per child per year.
- Co-payments are \$10 for office visits and \$20 for emergency room visits.

What benefits are offered?

Healthy Kids provides comprehensive medical, dental, vision, prescription, and mental health benefits.

Where can more information be found?

For more eligibility and enrollment information or to be referred to an enrollment assistant, families can call (888) 936-PLAN (7526) or (209) 942-6320 or visit the website: www.hpsj.com.

San Luis Obispo County

The San Luis Obispo Healthy Kids program provides comprehensive program that provides health coverage to low and middle income children that reside in San Luis Obispo County. The program is administered by the Children's Health Initiative of San Luis Obispo and its contracting partners CenCal Health (formerly Santa Barbara Regional Health Authority), Delta Dental and SafeGuard Insurance who provide services.

Who is eligible?

- Children who live in San Luis Obispo County
- Uninsured children under 19 years of age (NOTE: children ages 6 through 18 are currently on a waiting list for new enrollment)
- Children whose family incomes are at or below 300% of the Federal Income Guidelines (FIG)
- Children not eligible for no-cost full-scope Medi-Cal or Healthy Families
- Children who have not been covered by employer sponsored health insurance in the last 3 months

How does immigration status affect eligibility?

Undocumented children within the income limits for this program are eligible.

What is the cost?

- Families may pay monthly premiums of up to \$19 for each eligible child, up to a maximum monthly premium of \$45 per family.
- \$5 co-payments for some services, not including preventive or inpatient

What benefits are covered?

Comprehensive medical, dental, vision, hearing test and immunizations

Where can more information be found?

- Call the Children's Health Initiative of San Luis Obispo at (805) 540-5177
- Email info@slohealthykids.org
- Website: www.slohealthykids.org

San Mateo County

The program is administered by Health Plan of San Mateo. Healthy Kids was created for uninsured children in San Mateo County whose family incomes are at or below 400% of the Federal Income Guidelines and who do not qualify for no-cost full-scope Medi-Cal or the Healthy Families Program.

Who is eligible?

- Uninsured children from birth to age 19
- Children who do not qualify for no-cost full-scope Medi-Cal or the Healthy Families Program
- Children whose family incomes are at or below 400% of the Federal Income Guidelines
- Residents of San Mateo County

How does immigration status affect eligibility?

Undocumented children within the income limits for this program are eligible.

What is the cost?

- Monthly premiums range from \$4 to \$20 per child based on family income.
- \$5 co-payments are required for some services.
- Premium assistance is available for eligible families

What benefits are offered?

Healthy Kids provides medical, dental, vision, prescription, and mental health benefits.

Where can more information be found?

For eligibility and enrollment information, families can call (650) 573-3595 or find application assistance at www.smcchi.org/enrollment. The website is www.smcchi.org.

