

Kaiser Permanente Child Health Plan

Kaiser Permanente Child Health Plan (KPCHP) provides affordable healthcare coverage to children who are not eligible for government healthcare coverage, such as Medi-Cal or Healthy Families, or healthcare coverage that is paid for, in any part, by an employer.

Who is eligible?

Uninsured children under 19 years of age (birth through 18), who live in an eligible Kaiser Permanente service area in California, and are in a family within KPCHP income guidelines.

How does immigration status affect eligibility?

Immigration status is not used to determine eligibility for KPCHP. Social Security numbers are requested but not required to enroll.

How does KPCHP calculate family size?

Unlike Medi-Cal or Healthy Families, KPCHP takes into account everyone that is considered financially dependent on the primary household income and living in the home. If grandparents, cousins, or other relatives who are financially dependent on the primary household income live in the home, they are counted in the family size.

Examples:

- Father lives in another state, with his new spouse and two other children, but also provides health coverage for his daughter who lives in Los Angeles. Family size will be 5.
- An uncle is the primary household income source and he is financially responsible for his niece, who lives with him. The family size would include his dependents (wife, 1 child, and his sister) and his niece. Family size will be 5.

What are the income limits?

- KPCHP uses the Federal Income Guidelines (FIG) to determine eligibility.
- Family income must be between 0% and 300% of the FIG.

(Use until March 31, 2010)

Family Size	\$8 per child monthly premium Annualized income* before taxes is between	\$15 per child monthly premium Annualized income* before taxes is between
1	\$ 0 - \$ 27,025	\$ 27,076 - \$ 32,490
2	\$ 0 - \$ 36,425	\$ 36,426 - \$ 43,710
3	\$ 0 - \$ 45,775	\$ 45,776 - \$ 54,930
4	\$ 0 - \$ 55,125	\$ 55,126 - \$ 66,150
5	\$ 0 - \$ 64,475	\$ 64,476 - \$ 77,370
6	\$ 0 - \$ 73,825	\$ 73,826 - \$ 88,590

NOTE: Pregnant women are counted as 1 in the family size

*Annualized income is your projected income for one year, based on the total monthly household gross income information you submit with your application.

For example, based on the previous chart, a family of 2 people must have a gross annual income less than \$ 43,710 in order to qualify.

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?

- There is a monthly premium of \$8 or \$15 per month per child, depending on the family's income. Families only have to pay for the first three children. Any additional children will be covered at no cost.
- A \$5 co-payment is charged for most services. Emergency services require a \$35 co-payment (waived if admitted directly to the hospital). There are no co-payments for some services, such as prenatal care, well-baby care, immunizations, and all lab tests.

What documents are needed?

- Proof of income from all sources of gross income for the last complete calendar month must be included. Examples of proof of income are pay stubs, award letters, tax returns, W-2s, letters from employers and copies of bank statements. Affidavits should be used to report cash income, support or gifts from family/friends or spousal/child support.
- Self-employed individuals should only submit a profit & loss statement OR page 1 (the adjusted gross income page) of last year's federal income tax return with Schedule C. (For an example please visit www.champ-net.org).

What benefits are covered?

- Comprehensive healthcare services: medical office visits, medical tests, vision services, mental health services, substance abuse services, health education, hospital services, and prescription drugs. Dental coverage is provided by DeltaCare USA, a subsidiary of Delta Dental California.
- Members renew their membership in KPCHP every 24 months.

How and where do children receive services?

Children can receive services at any Kaiser Permanente medical office or hospital in California. Dental services are offered through the DeltaCare Program; see the oral health section for more information.

What if the children have other health insurance?

A child may qualify for KPCHP if they are not eligible for any government healthcare coverage, such as Medi-Cal or Healthy Families, or healthcare coverage that is paid for, in any part, by an employer.

Where can families apply?

- Families can call the Kaiser Permanente Member Services Call Center toll free at 1-800-464-4000 (TTY 1-800-777-1370), weekdays 7am – 7pm, weekends 7am – 3pm (except holidays) to

request an application. The application process may take up to 45 business days and coverage begins the first day of the month following approval.

- Completed applications must be mailed to:

Kaiser Permanente Child Health Plan
PO BOX 12904
Oakland, CA 94604

What can families do if they have problems getting services?

Parents may contact the Kaiser Permanente Medical Center where they receive care or they may call the Member Services Call Center toll free at 1-800-464-4000 (TTY 1-800-777-1370), weekdays 7am – 7pm, and weekends 7am – 3pm (except holidays). Representatives can assist with explaining benefits, how to schedule a medical appointment, or how to get a referral to a Plan specialty provider.

Where can more information be found?

Visit: <http://info.kp.org/childhealthplan>