

MODULE 17: FAMILY HEALTH PLUS AND CHILD HEALTH PLUS

Objective

This module will educate HIICAP counselors about Family Health Plus (FHP) and Child Health Plus (CHP) health insurance. Counselors will obtain the tools needed to simplify for their clients the process of choosing a health plan and screening for eligibility.

***Note: Family Health Plus, including the Family Health Plus Premium Assistance Program, is being repealed as of January 1, 2015 and no new applications will be accepted after December 31, 2013.**

What Is Family Health Plus?

- Family Health Plus is a public health insurance program for adults who are aged 19 to 64 who do not have health insurance but have income that is too high to qualify for Medicaid.
- Family Health Plus is available to single adults, couples without children, and parents with limited income who are residents of New York State.
- United States citizens and most immigrants, except those who are undocumented or here with a visitor or other short term visa, are eligible.
- Family Health Plus provides comprehensive coverage, including prevention, primary care, hospitalization, prescriptions and other services.
- There are no premiums for this coverage.
- There are low co-payments for some Family Health Plus services, but services cannot be denied if a FHP enrollee cannot afford to pay the co-payment.
- Health care is provided through participating managed care plans.

What Is Family Health Plus Premium Assistance Program?

- Family Health Plus Premium Assistance Program is for adults who are aged 19 to 64 who are enrolled in or have access to employer sponsored health insurance.
- Family Health Plus Premium Assistance Program is available to single adults, couples without children, and parents with limited income who are residents of New York State and are United States citizens or fall under one of many immigration categories.
- Family Health Plus Premium Assistance Program will pay or reimburse the employee's portion of the health insurance premium if the benefit plan is determined to be qualified and cost effective. Premium payments can be made for single or family coverage.
- In addition to paying the employee's share of the health insurance premium, individuals are reimbursed for deductibles, coinsurance and for copayments above the regular Family Health Plus copayments.
- Health care is provided through the employer's health insurance plan and participating providers.
- Wrap-around benefits will be provided by Medicaid on a fee-for-service basis when such benefits would be provided by a FHP plan, but are not covered by the employer's health insurance plan.

What Is Child Health Plus?

- Child Health Plus is health insurance for children under the age of 19 regardless of immigration status who are residents of New York State but have income too high to qualify for Medicaid.
- There are no co-payments for services under Child Health Plus.
- Health care is provided through participating managed care plans.
- There is no monthly premium for families whose income is less than 160% of the federal poverty level minus \$1.00. In 2013, that's about \$601 a week for a three-person family, about \$725 a week for a family of four. Families with somewhat higher incomes pay a monthly premium of \$9, \$15, \$30, \$45 or \$60 a month per child, depending on their income and family size. For larger families, the monthly premium amount is capped at three children. If the family's income is more than 4 times the poverty level, they pay the full monthly premium charged by the health plan, and this premium is not capped at three children.

FAMILY HEALTH PLUS ELIGIBILITY

Family Health Plus is available to single adults, couples without children, and parents with limited incomes, who are aged 19 to 64, are residents of New York State and United States citizens or fall under one of many immigration categories. If you are enrolled in a comprehensive health insurance plan, you are not eligible to enroll. If you have employer sponsored health insurance available through other types of employers you may be eligible for help to pay for premiums, deductibles, coinsurance and co-payments through the Family Health Plus Premium Assistance program.

Individuals with Medicaid are ordinarily not entitled to receive Family Health Plus (FHP). However, if they are Medicaid eligible due to a spenddown, then the individual may consider which program – FHP or Medicaid – would be better for them. Medicaid offers more comprehensive benefits but you must weigh that against the amount of the spenddown.

Note: As part of New York's implementation of federal health reform, the Family Health Plus program will be discontinued on January 1, 2015. Although the program will still be active in 2014, **no new applications will be accepted after December 31, 2013.** Because of expanded Medicaid eligibility levels, many current Family Health Plus enrollees will be eligible for Medicaid starting in 2014. All single adults and childless couples who are currently eligible for FHP will be eligible for Medicaid, as will parents, caretakers, and 19 and 20 year olds with income up to 138 percent of the Federal Poverty Level.

However, parents, caretakers and 19 and 20 year olds from 139-150 percent FPL will not be eligible for Medicaid. These individuals can enroll in Qualified Health Plans through the New York Health Benefit Exchange. If they enroll in a "Silver" level plan and apply for federal affordability subsidies, these individuals will receive additional premium assistance so that they will not have premium costs. However, this group will have higher co-payments under the Exchange plans than they had in Family Health Plus. Eligible individuals should apply for Family Health Plus before December 31, 2013 in order to ensure participation in FHP for 2014.

FAMILY SIZE	
<u>Single Adult</u>	
<u>Couples with No Children</u>	
Parents/Guardians Living with at Least 1 Child Under 21	
<u>Family Size 2</u>	<ul style="list-style-type: none"> ▪ 1 Parent and 1 Child ▪ 1 Legal Guardian and 1 Child
<u>Family Size 3</u>	<ul style="list-style-type: none"> ▪ 1 Parent and 2 Children ▪ 2 Parents and 1 Child ▪ 1 Legal Guardian and 2 Children
<u>Family Size 4</u>	<ul style="list-style-type: none"> ▪ 1 Parent and 3 Children ▪ 2 Parents and 2 Children ▪ 1 Legal Guardian and 3 Children
<u>Family Size 5</u>	<ul style="list-style-type: none"> ▪ 1 Parent and 4 Children ▪ 2 Parents and 3 Children ▪ 1 Legal Guardian and 4 Children
<u>Family Size 6</u>	<ul style="list-style-type: none"> ▪ 1 Parent and 5 Children ▪ 2 Parents and 4 Children ▪ 1 Legal Guardian and 5 Children
<u>Family Size 7</u>	<ul style="list-style-type: none"> ▪ 1 Parent and 6 Children ▪ 2 Parents and 5 Children ▪ 1 Legal Guardian and 6 Children

Maximum Gross Income Guide			
Family Size	Yearly Income	Monthly Income	Weekly Income
Single Adult	\$11,490	\$958	\$221
Couples with No Children	\$15,510	\$1,293	\$298
Family Size 2	\$23,265	\$1,939	\$447
Family Size 3	\$29,295	\$2,442	\$563
Family Size 4	\$35,325	\$2,944	\$679
Family Size 5	\$41,355	\$3,447	\$795
Family Size 6	\$47,385	\$3,949	\$911
Family Size 7	\$53,415	\$4,452	\$1,027
Each additional person	+\$ 6,030	+\$ 503	+\$ 116

Note: Income levels change annually; this is just a guide.

Note: As of January 1, 2010, there is no longer a resource test for all adults in FHP but interest earned on a resource is considered income.

Covered Benefits

Family Health Plus provides comprehensive health insurance coverage through a managed care plan. When you choose a plan, you will have a regular doctor, get regular checkups and see specialists, if needed. Coverage includes:

- physician services;
- inpatient and outpatient hospital care;
- lab tests and x-rays;
- vision, speech and hearing services;
- rehabilitative services (some limits apply);
- durable medical equipment;
- emergency room and emergency ambulance services;
- behavioral health and chemical dependence services (which includes drug, alcohol and mental health treatment - some limits apply);
- hospice care;
- radiation therapy, chemotherapy and hemodialysis;
- dental services (if offered by the health plan);
- family planning and reproductive health services;
- prescription drugs and smoking cessation products; and
- diabetic supplies and equipment.

Enrollment

To apply for Family Health Plus, applicants must complete an application, provide proof of certain information, and select a health plan. Facilitated Enrollers (FE) can help. FEs are community based agencies or managed care plans that have contracted with the NYS Department of Health to assist individuals applying for Medicaid, Family Health Plus and Child Health Plus. FEs help people apply, ease the enrollment process, and answer questions. Local social services districts can also help people apply. Although in person interviews are no longer required, FEs and local social service districts will make an appointment with a person to help them complete an application.

Note: Individuals can apply for several public health insurance programs (Medicaid, Family Health Plus, and Child Health Plus) using a single application (DOH-4220 Access NY Health Care). The application can be downloaded from the NYS Department of Health's website at <http://www.health.state.ny.us/nysdoh/fhplus/application.htm>.

Check this link to find Facilitated Enrollers in your county:

http://www.health.ny.gov/health_care/family_health_plus/apply/application_centers.htm

Once the application is complete, the enrollment facilitator will let the applicant(s) know if they appear to be eligible for Family Health Plus or another public health insurance program. (An application is "complete" when it is filled out, all of the required documentation is submitted, a health plan is chosen and it is signed). The facilitator will forward the completed application to the local social services district where it will be reviewed and final insurance eligibility determinations will be made. Applications for children who appear to be Child Health Plus eligible will be sent to the health plan the parents select for a determination and enrollment. The local social services district will let the applicant(s) know which health insurance program they qualify for and verify their chosen health plan.

Applicants receive a letter to confirm eligibility and their plan choice from the local social services district. The plan will send a welcome letter that includes the date that coverage begins and a member ID card. If health care is needed after coverage begins but before the plan-issued ID card arrives, the plan's welcome letter can be shown to providers (such as doctors, clinics, and hospitals) to prove membership. Enrollees will also get a handbook from their health plan that lists covered services and how to access them.

Note: It could take two months or more from the time an applicant signs the application to when they can start receiving covered services.

There is no retroactive coverage in the Family Health Plus (FHP) Program; coverage begins once the applicant is enrolled in the health plan. If determined eligible for FHP, enrollment should be effective no later than 90 days from the date of submission of the completed application. In the event of an error or delay in enrollment, Medicaid may be able to reimburse for reasonable medical expenses paid for services covered under FHP. Medicaid may also pay for any unpaid medical expenses, but only if the provider is an enrolled Medicaid provider.

The following health plans are approved to accept enrollments into FHP:

County	Organization	Telephone Number
Albany	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Albany	WellCare of New York, Inc.	(800) 288-5441
Allegany	HealthNow/BCBS-WNY/Community Blue	(866) 231-0847
Allegany	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Allegany	Univera Community Health	(800) 494-2215
Bronx	Affinity Health Plan	(866) AHP-5678
Bronx	Amerigroup Community Care	(800) 600-4441
Bronx	Fidelis/NYS Catholic Health	(888) 343-3547
Bronx	Health First PHSP, Inc.	(800) 404-8778
Bronx	HealthPlus, Inc.	(888) 809-8009
Bronx	HIP	(800) HIP-TALK or (800) 447-8255
Bronx	MetroPlus Health Plan	(800) 475-METRO or (800) 475-6387
Bronx	United Healthcare Community Plan	(800) 493-4647 or (800) 298-4647 (Spanish)
Bronx	WellCare of New York, Inc.	(800) 288-5441

County	Organization	Telephone Number
Broome	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Cattaraugus	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Cattaraugus	HealthNow/BCBS-WNY/Community Blue	(800) 888-5407
Cattaraugus	Univera Community Health	(800) 494-2215
Cayuga	United Healthcare Community Plan	(800) 493-4647
Cayuga	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Cayuga	United HealthCare of Upstate NY	(800) 339-5380
Chautauqua	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Chautauqua	HealthNow/BCBS-WNY/Community Blue	(800) 888-5407
Chautauqua	Univera Community Health	(800) 494-2215
Chenango	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Clinton	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Columbia	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Cortland	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Cortland	Total Care / Syracuse PHSP	(800) 223-7242
Delaware	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Dutchess	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Dutchess	Hudson Health Plan	(800) 339-4557
Dutchess	WellCare of New York, Inc.	(800) 288-5441
Erie	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Erie	HealthNow/BCBS-WNY/Community Blue	(800) 888-5407
Erie	Independent Health	(716) 631-3001
Erie	Univera Community Health	(800) 494-2215
Essex	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Franklin	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Fulton	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Genesee	Fidelis/NYS Catholic Health Plan	(888) 343-3547

County	Organization	Telephone Number
Genesee	HealthNow/BCBS-WNY/Community Blue	(800) 888-5407
Greene	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Hamilton	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Herkimer	Excellus BC/BS	(800) 338-4995
Herkimer	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Herkimer	United Healthcare Community Plan	(800) 493-4647
Kings (Brooklyn)	Affinity Health Plan	(866) 247-5678
Kings (Brooklyn)	Amerigroup Community Care	(800) 600-4441
Kings (Brooklyn)	Fidelis/NYS Catholic Health	(888) 343-3547
Kings (Brooklyn)	Health First PHSP, Inc.	(866) 463-6743
Kings (Brooklyn)	HealthPlus, Inc.	(888) 809-8009
Kings (Brooklyn)	HIP	(800) HIP-TALK or (800) 447-8255
Kings (Brooklyn)	MetroPlus Health Plan	(800) 475-METRO or (800) 475-6387
Kings (Brooklyn)	United Healthcare Community Plan	(800) 493-4647 or (800) 298-4647 (Spanish)
Kings (Brooklyn)	WellCare of New York, Inc.	(800) 288-5441
Lewis	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Livingston	Excellus BC/BS	(800) 338-4995
Livingston	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Madison	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Madison	United Healthcare Community Plan	(800) 493-4647
Monroe	Excellus BC/BS	(800) 716-4885
Monroe	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Montgomery	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Nassau	Affinity Health Plan	(866) 247-5678
Nassau	Fidelis/NYS Catholic Health Plan	(888) 343-3547

County	Organization	Telephone Number
Nassau	Health First PHSP	(866) 463-6743
Nassau	HealthPlus, Inc.	(888) 809-8009
Nassau	HIP	(800) HIP-TALK or (800) 447-8255
Nassau	United Healthcare Community Plan	(800) 493-4647
New York (Manhattan)	Affinity Health Plan	(866) 247-5678
New York (Manhattan)	Amerigroup Community Care	(800) 600-4441
New York (Manhattan)	Fidelis/NYS Catholic Health	(888) 343-3547
New York (Manhattan)	Health First PHSP, Inc.	(866) 463-6743
New York (Manhattan)	HealthPlus, Inc.	(888) 809-8009
New York (Manhattan)	HIP	(800) HIP-TALK or (800) 447-8255
New York (Manhattan)	MetroPlus Health Plan	(800) 475-METRO or (800) 475-6387
New York (Manhattan)	United Healthcare Community Plan	(800) 493-4647
New York (Manhattan)	WellCare of New York, Inc.	(800) 288-5441
Niagara	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Niagara	HealthNow/BCBS-WNY/Community Blue	(800) 888-5407
Oneida	Excellus BC/BS	(800) 716-4885
Oneida	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Oneida	United Healthcare Community Plan	(800) 493-4647
Onondaga	Excellus BC/BS	(800) 716-4885
Onondaga	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Onondaga	Total Care/Syracuse PHSP	(800) 223-7242
Onondaga	United Healthcare Community Plan	(800) 493-4647
Ontario	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Orange	Affinity Health Plan	(866) 247-5678
Orange	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Orange	Hudson Health Plan	(800) 339-4557

County	Organization	Telephone Number
Orange	WellCare of New York, Inc.	(800) 288-5441
Orleans	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Orleans	HealthNow/BCBS-WNY/Community Blue	(800) 888-5407
Oswego	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Oswego	Total Care/Syracuse PHSP	(800) 223-7242
Oswego	United Healthcare Community Plan	(800) 493-4647
Otsego	Excellus BC/BS	(800) 716-4885
Otsego	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Putnam	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Queens	Affinity Health Plan	(866) 247-5678
Queens	Amerigroup Community Care	(800) 600-4441
Queens	Fidelis/NYS Catholic Health	(888) 343-3547
Queens	Health First PHSP, Inc.	(866) 463-6743
Queens	HealthPlus, Inc.	(888) 809-8009
Queens	HIP	(800) HIP-TALK or (800) 447-8255
Queens	MetroPlus Health Plan	(800) 475-METRO or (800) 475-6387
Queens	United Healthcare Community Plan	(800) 493-4647
Queens	WellCare of New York, Inc.	(800) 288-5441
Rensselaer	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Rensselaer	WellCare of New York, Inc.	(800) 288-5441
Richmond (Staten Island)	Affinity Health Plan	(866) 247-5678
Richmond (Staten Island)	Amerigroup Community Care	(800) 600-4441
Richmond (Staten Island)	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Richmond (Staten Island)	Health First PHSP, Inc.	(866) 463-6743
Richmond (Staten Island)	HealthPlus, Inc.	(888) 809-8009
Richmond (Staten Island)	HIP	(800) HIP-TALK or (800) 447-8255

County	Organization	Telephone Number
Richmond (Staten Island)	United Healthcare Community Plan	(800) 493-4647
Rockland	Affinity Health Plan	(866) 247-5678
Rockland	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Rockland	Hudson Health Plan	(800) 339-4557
Rockland	WellCare of New York, Inc.	(800) 288-5441
Saratoga	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Schenectady	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Schoharie	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Schuyler	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Seneca	Excellus BC/BS	(800) 716-4885
St. Lawrence	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Steuben	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Suffolk	Affinity Health Plan	(866) 247-5678
Suffolk	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Suffolk	Health First PHSP, Inc.	(866) 463-6743
Suffolk	HIP	(800) HIP-TALK or (800) 447-8255
Suffolk	United Healthcare Community Plan	(800) 493-4647
Sullivan	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Sullivan	Hudson Health Plan	(800) 339-4557
Tioga	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Tompkins	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Tompkins	Total Care/Syracuse PHSP	(800) 223-7242
Ulster	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Ulster	Hudson Health Plan	(800) 339-4557
Ulster	WellCare of New York, Inc.	(800) 288-5441
Warren	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Washington	Fidelis/NYS Catholic Health Plan	(888) 343-3547

County	Organization	Telephone Number
Wayne	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Westchester	Affinity Health Plan	(866) 247-5678
Westchester	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Westchester	HIP	(800) HIP-TALK or (800) 447-8255
Westchester	Hudson Health Plan	(800) 339-4557
Wyoming	Fidelis/NYS Catholic Health Plan	(888) 343-3547
Wyoming	HealthNow/BCBS-WNY/Community Blue	(800) 888-5407

Switching Plans

Enrollees can change FHP health plans by contacting their local social services district or, in many counties, by contacting New York Medicaid CHOICE. They have 90 days after joining a plan to decide if that health plan meets their needs. If there is another FHP plan available in their county, they can change health plans at any time during this 90-day period. After the 90-day trial period, they must stay in their health plan for the next 9 months, unless they have a special reason to change plans. After the 12-month initial enrollment period, a FHP member may switch plans at any time and for any reason. If enrollees want to change plans, they must call their local social services district. In New York City and a number of other counties, they need to call New York Medicaid CHOICE at (800) 505-5678.

Annual Recertification

Each year, FHP members need to prove that they continue to meet the program's eligibility requirements. FHP members receive a letter with paperwork called a recertification packet. Members must complete the recertification packet and return it, along with certain documents, by the date shown on the letter. The letter advises members if they must include proof of current income and documentation of any other changes that might have occurred since they last applied or renewed coverage. The package contains a "Documentation Checklist," which shows the types of documents that can be used to document changes. If the local district office does not receive the information by the date given in the letter, coverage will end.

Appeals

FHP enrollees have the right to challenge decisions they disagree with through the State's Administrative Hearing process. Enrollees have a right to request Aid to Continue for FHP discontinuances or recertification denials. Applicants can challenge application denials and enrollees have the right to challenge recertification denials, denials of requests to change health plans or doctors and denials or reductions of health care services. FHP enrollees can also challenge denials or reductions of health care services through the plans' internal appeals systems. All health plans in New York State as health maintenance organizations must have a system of grievances and appeals. For detailed information on appealing decisions by HMOs, please go to the NYS

Department of Financial Services (formerly the Department of Insurance) website at <http://www.dfs.ny.gov/consumer/chealth.htm>.

CHILD HEALTH PLUS ELIGIBILITY

To be eligible for either Medicaid or Child Health Plus, children must be under the age of 19 and be residents of New York State. Whether a child qualifies for Medicaid or Child Health Plus depends on gross family income and immigration status. **To be eligible for Child Health Plus, children must not be eligible for Medicaid.** Children who are not eligible for Medicaid can enroll in Child Health Plus if they **do not** already have health insurance (including Medicare) and are not eligible for coverage under the public employees' state health benefits plan (NYSHIP). Some children who had employer-based health insurance within the past six months are subject to a waiting period before enrolling in Child Health Plus. Check the following income charts for income eligibility requirements for Medicaid and [Child Health Plus](#).

Note: There is NO resource test for children for Medicaid or Child Health Plus.

Medicaid 2013 Income Eligibility Levels (Effective January 1, 2013)

Age Categories for Children	Monthly Income for Family Size								Each Additional Person, Add:
	1	2	3	4	5	6	7	8	
Children under 1 Year; Pregnant Women Perinatal coverage ONLY*	\$1,915	\$2,585	\$3,255	\$3,925	\$4,595	\$5,265	\$5,935	\$6,555	\$670
1-18 Years	\$1,274	\$1,720	\$2,165	\$2,611	\$3,056	\$3,502	\$3,948	\$4,394	\$446
Pregnant Women* Full Coverage		\$1,293	\$1,628	\$1,963	\$2,298	\$2,633	\$2,968	\$3,303	\$335

***Pregnant women count as two**

Child Health Plus 2013 Family Contributions by Income and Household Size

Premium Categories	Monthly Income by Family Size*						Each Additional Person, Add:
	1	2	3	4	5	6	
Free Insurance	\$1,531	\$2,067	\$2,603	\$3,139	\$3,675	\$4,211	\$536
\$9/Child/Month (Max \$27/Family)	\$2,126	\$2,870	\$3,614	\$4,357	\$5,101	\$5,845	\$744
\$15/Child/Month (Max \$45/Family)	\$2,394	\$3,232	\$4,069	\$4,907	\$5,744	\$6,582	\$838
\$30/Child/Month (Max \$90/Family)	\$2,873	\$3,878	\$4,883	\$5,888	\$6,893	\$7,898	\$1,005
\$45/Child/Month (Max \$135/Family)	\$3,352	\$4,524	\$5,697	\$6,869	\$8,042	\$9,214	\$1,173
\$60/Child/Month (Max \$180/Family)	\$3,830	\$5,170	\$6,510	\$7,850	\$9,190	\$10,530	\$1,340
Full Premium*/ Child/Month	Over \$3,830	Over \$5,170	Over \$6,510	Over \$7,850	Over \$9,190	Over \$10,530	

***The full premium varies, depending on the health plan chosen by the family.**

Pregnant women count as two

Covered Benefits

Child Health Plus provides comprehensive health insurance coverage, through a managed care plan. When you choose a plan, you will have a regular doctor, get regular checkups and see specialists, if needed. Coverage includes:

- Well-child care
- Physical exams
- Immunizations
- Diagnosis and treatment of illness and injury
- X-ray and lab tests
- Outpatient surgery
- Emergency care
- Prescription and non-prescription drugs if ordered
- Inpatient hospital medical or surgical care
- Short-term therapeutic outpatient services (chemotherapy, hemodialysis)
- Limited inpatient and outpatient treatment for alcoholism and substance abuse, and mental health
- Dental care, except orthodontia
- Vision care

- Speech and hearing
- Durable medical equipment
- Emergency ambulance transportation to a hospital
- Hospice Care

Enrollment

ALL children eligible for Child Health Plus (CHP) must join a managed care plan. Applicants must choose the plan on their application.

Note: Children in the same household do not have to join the same CHP plan.

Applicants may apply for Child Health Plus by completing the Access NY Health Care application. The applications may be obtained on the State Department of Health's web site at http://www.health.ny.gov/health_care/child_health_plus/how_do_i_apply.htm.

Call 1-800-698-4KIDS (1-800-698-4543), and ask where you can apply for Child Health Plus and Children's Medicaid. If you are hearing impaired call the TTY number, 1-877-898-5849. On the following page is a list of community organizations that can help families enroll their children in

New York City

Bronx

Morris Heights Health Center, Inc.
718-483-1260

Bronx, Kings, New York, Queens

New York City Department of Health and
Mental Hygiene
718-953-8234

Bronx, Kings, New York, Queens

Hispanic Federation
866-432-9832

Bronx, Kings, New York, Queens

Caalen-Lorde Community Health
212-271-7200

Bronx, New York

SEEDCO (Structured Employment Economic
Development Corporation)
212-204-1324

Kings

Brooklyn Perinatal Network, Inc.
718-643-8258 ext 19

Kings

Metropolitan Council on Jewish Poverty
212-453-9532

Kings, Queens

Ridgewood-Bushwick Senior Citizens
Council, Inc.
718-366-3800

Kings

Brooklyn Perinatal Network, Inc.
718-643-8258 ext 19

Kings

Metropolitan Council on Jewish Poverty
212-453-9532

Kings, Queens

Ridgewood-Bushwick Senior Citizens
Council, Inc.
718-366-3800

Kings, Richmond

Yeled V' Yalda Early Childhood Center
718-686-2188

**Kings, New York, Queens, Bronx,
Richmond**

Public Health Solutions (MHRA)
646-619-6539

New York, Bronx

Children's Aid Society
212-503-6804

Queens

Safe Space NYC, Inc.
718-785-9050

Richmond

Staten Island Jewish Community Center
718-981-1400

Rest of State

Albany, Schenectady, Rensselaer
Healthy Capital District Initiative
518-462-7040

**Allegany (western), Cattaraugus,
Chautauqua (eastern)**
Southern Tier Health Care System, Inc.
716-372-0614

**Allegany, Ontario, Schuyler, Steuben,
Seneca, Wayne, Yates**
Yates County Public Health - SSAY Rural
Health Network
800-346-2211

**Broome, Chemung, Delaware, Otsego,
Tioga, Tompkins**
Mothers and Babies Perinatal Network of
South Central New York, Inc.
800-231-0744 or 607-772-0517

Cayuga
Booker T. Washington Community Center
315-255-9275

Chautauqua
Chautauqua Opportunities, Inc.
716-366-8176 or 716-661-9430

Chenango
Chenango Health Network
607-337-4128

**Clinton, Essex, Franklin, Hamilton,
Warren, Washington**
Adirondack Health Institute
866-872-3740 or 518-761-0300 ext 6

Columbia, Greene
Columbia County Community Healthcare
Consortium, Inc.
518-822-9600 or 800-980-5530

Cortland
Cortland County Health Department
607-753-5341

**Dutchess, Orange, Putnum, Sullivan,
Ulster**
Maternal-Infant Services Network of Orange,
Sullivan & Ulster Counties, Inc.
800-453-4666 or 845-928-7448

Erie, Niagara
Kaleida Health
716-859-8979

Fulton, Hamilton, Montgomery
Nathan Littauer Hospital Association
518-775-4074

Genesee, Orleans, Niagara, Wyoming
Lake Plains Community Care Network, Inc.
585-344-1692

Herkimer, Madison, Oneida
Mohawk Valley Perinatal Network, Inc
315-732-4657 or 877-267-6193

Jefferson, Lewis, St. Lawrence
North Country Prenatal/Perinatal Council,
Inc.
315-788-8533 or 800-279-8679

Livingston, Monroe
Coordinated Care Services, Inc.
585-613-7662

Nassau, Suffolk
Health and Welfare Council of Long Island
516-483-1110 ext 428 or 631-475-8946

Nassau, Suffolk
Nassau-Suffolk Hospital Council
631-656-9783 or 631-435-3000

Onondaga
Onondaga County Health Department
315-435-6808

Ontario, Wayne, Livingston
Thompson Health System
888-758-7658 or 585-396-6463

Oswego
Oswego County Opportunities, Inc.
315-342-0888 ext. 1450

Rockland

Rockland County Department of Health
845-364-3312

**Saratoga, Fulton, Montgomery, Hamilton,
Washington**

Saratoga Hospital
518-580-2021 or 888-242-1418

Schoharie

Schoharie County Community Action
Program, Inc.
518-234-2568 or 518-296-8523

Westchester

Morris Heights Health Center
718-483-1260

Westchester

Westchester County Department of Health
914-813-5048

Kings, Richmond

Yeled V' Yalda Early Childhood Center
718-686-2188

Kings, New York, Queens

Public Health Solutions (MHRA)
646-619-6539

New York, Bronx

Children's Aid Society
212-503-6804

Queens

Safe Space NYC, Inc.
718-785-9050

Richmond

Staten Island Jewish Community Center
718-981-1400

Participating Child Health Plus Insurers by County

* Currently not accepting new enrollment

Albany

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)
- [WellCare: 800-288-5441](#)

Allegany

- [BCBS of Western NY \(Community Blue\): 800-888-5407](#)
- Fidelis Care New York: 888-343-3547
- [Univera Community Health: 800-494-2215](#)

Bronx

- [Affinity Health Plan: 866-247-5678](#)
- [Empire BlueCross BlueShield: 800-431-1914*](#)
- [Fidelis Care New York: 888-343-3547](#)
- [Health Insurance Plan of Greater NY: 800-542-2412](#)
- [HealthFirst: 1-866-463-6743](#)
- [HealthPlus, an Amerigroup Company: 888-809-8009](#)
- [MetroPlus Health Plan: 800-475-6387](#)
- [Neighborhood Health Providers: 800-826-6240*](#)
- UnitedHealthcare Community Plan: 800-493-4647
- [WellCare: 800-288-5441](#)

Broome

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Excellus BCBS Central New York: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Cattaraugus

- [BCBS of Western NY \(Community Blue\): 800-888-5407](#)
- [Fidelis Care New York: 888-343-3547](#)
- [Univera Community Health: 800-494-2215](#)

Cayuga

- [Excellus BCBS Central New York: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)
- [UnitedHealthcare Community Plan: 800-493-4647](#)

Chautauqua

- [BCBS of Western NY \(Community Blue\): 800-888-5407](#)
- [Fidelis Care New York: 888-343-3547](#)
- [Univera Community Health: 800-494-2215](#)

Chemung

- [Excellus BCBS Central New York: 800-716-4885](#)
- Fidelis Care New York: 1-888-343-3547

Chenango

- [Capital District Physician's Health Plan: 800-454-3840 *](#)
- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Clinton

- [Empire BlueCross: 800-431-1914](#)
- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Columbia

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross BlueShield: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)

Cortland

- [Excellus BCBS Central New York: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)
- [SCHC Total Care, Inc.: 800-223-7242](#)

Delaware

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross BlueShield: 800-431-1914](#)
- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Dutchess

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross BlueShield: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)
- [Hudson Health Plan: 800-339-4557](#)
- [MVP Health Plan: 800-666-1762](#)
- [WellCare: 800-288-5441](#)

Erie

- [BCBS of Western NY \(Community Blue\): 800-888-5407](#)
- [Fidelis Care New York: 888-343-3547](#)
- [Independent Health: 800-453-1910](#)
- [Univera Community Health: 800-494-2215](#)

Essex

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross: 800-431-1914](#)
- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Franklin

- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Fulton

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross: 800-431-1914](#)
- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Genesee

- [BCBS of Western NY \(Community Blue\): 800-888-5407](#)
- [Fidelis Care New York: 888-343-3547](#)

Greene

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross BlueShield: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)

Hamilton

- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Herkimer

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)
- [UnitedHealthcare Community Plan: 800-493-4647](#)

Jefferson

- [Excellus BCBS Utica/Watertown: 800-716-4885](#)

Kings

- [Affinity Health Plan: 866-247-5678](#)
- [Empire BlueCross BlueShield: 800-431-1914*](#)
- [Fidelis Care New York: 888-343-3547](#)
- [HealthFirst: 866-463-6743](#)
- [HealthPlus, an Amerigroup Company: 888-809-8009](#)
- [Health Insurance Plan of Greater NY: 800-542-2412](#)
- [MetroPlus Health Plan: 800-475-6387](#)
- [Neighborhood Health Providers: 800-826-6240*](#)
- [UnitedHealthcare Community Plan: 800-493-4647](#)
- [WellCare: 800-288-5441](#)

Lewis

- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Livingston

- [Excellus BCBS Rochester: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Madison

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)
- [UnitedHealthcare Community Plan: 800-493-4647](#)

Monroe

- [Excellus BCBS Rochester: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Montgomery

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross: 800-431-1914](#)
- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Nassau

- [Affinity Health Plan: 866-247-5678](#)
- [Empire BlueCross BlueShield: 800-431-1914*](#)
- [Fidelis Care New York: 888-343-3547](#)
- [Health Plus, an Amerigroup Company: 888-809-8009](#)
- [HealthFirst: 866-463-6743](#)
- [Health Insurance Plan of Greater NY: 800-542-2412](#)
- [UnitedHealthcare Community Plan: 800-493-4647](#)

New York

- [Affinity Health Plan: 866-247-5678](#)

- [Empire BlueCross BlueShield: 800-431-1914*](#)
- [Fidelis Care New York: 888-343-3547](#)
- [HealthFirst: 866-463-6743](#)
- [Health Plus, an Amerigroup Company: 888-809-8009](#)
- [Health Insurance Plan of Greater NY: 800-542-2412](#)
- [MetroPlus Health Plan: 800-475-6387](#)
- [Neighborhood Health Providers: 800-826-6240*](#)
- [UnitedHealthcare Community Plan: 800-493-4647](#)
- [WellCare: 800-288-5441](#)

Niagara

- [BCBS of Western NY \(Community Blue\): 800-888-5407](#)
- [Fidelis Care New York: 888-343-3547](#)

Oneida

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)
- [UnitedHealthcare Community Plan: 800-493-4647](#)

Onondaga

- [Excellus BCBS Central New York: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)
- [SCHC Total Care, Inc.: 800-223-7242](#)
- [UnitedHealthcare Community Plan: 800-493-4647](#)

Ontario

- [Excellus BCBS Rochester: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Orange

- [Affinity Health Plan: 866-247-5678](#)
- [Capital District Physician's Health Plan: 800-454-3840](#)

- [Empire BlueCross BlueShield: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)
- [Hudson Health Plan: 800-339-4557](#)
- [WellCare: 800-288-5441](#)

Orleans

- [BCBS of Western NY \(Community Blue\): 800-888-5407](#)
- [Excellus BCBS Rochester: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Oswego

- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)
- [SCHC Total Care, Inc.: 800-223-7242](#)
- [UnitedHealthcare Community Plan: 800-493-4647](#)

Otsego

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Excellus BCBS Utica/Watertown: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Putnam

- [Empire BlueCross BlueShield: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)

Queens

- [Affinity Health Plan: 866-247-5678](#)
- [Empire BlueCross BlueShield: 800-431-1914*](#)
- [Fidelis Care New York: 888-343-3547](#)
- [HealthFirst: 866-463-6743](#)
- [HealthPlus, an Amerigroup Company: 888-809-8009](#)
- [Health Insurance Plan of Greater NY: 800-542-2412](#)
- [MetroPlus Health Plan: 800-475-6387](#)
- [Neighborhood Health Providers: 800-826-6240](#)

- [UnitedHealthcare Community Plan: 800-493-4647](#)
- [WellCare: 800-288-5441](#)

Rensselaer

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)
- [WellCare: 800-288-5441](#)

Richmond

- [Affinity Health Plan: 866-247-5678](#)
- [Empire BlueCross BlueShield: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)
- [HealthFirst: 866-463-6743](#)
- [HealthPlus, an Amerigroup Company: 888-809-8009](#)
- [Health Insurance Plan of Greater NY: 800-542-2412](#)
- [Neighborhood Health Providers: 800-826-6240](#)
- [UnitedHealthcare Community Plan: 800-493-4647](#)

Rockland

- [Affinity Health Plan: 866-247-5678](#)
- [Empire BlueCross BlueShield: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)
- [Hudson Health Plan: 800-339-4557](#)
- [WellCare of New York, Inc. 800-288-5441](#)

Saratoga

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)

Schenectady

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)

Schoharie

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)

Schuyler

- [Excellus BCBS Central New York: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Seneca

- [Excellus BCBS Rochester: 800-716-4885](#)

Steuben

- [Excellus BCBS Central New York: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

St Lawrence

- [Excellus BCBS Utica/Watertown: 800-716-4885](#) [Fidelis Care New York: 888-343-3547](#)

Suffolk

- [Affinity Health Plan: 866-247-5678](#)
- [Empire BlueCross BlueShield: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)
- [HealthFirst: 866-463-6743](#)
- [Health Insurance Plan of Greater NY: 800-542-2412](#)
- [Neighborhood Health Providers: 800-826-6240](#)
- [UnitedHealthcare Community Plan: 800-493-4647](#)

Sullivan

- [Empire BlueCross BlueShield: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)
- [Hudson Health Plan: 800-339-4557](#)

Tioga

- [Capital District Physician's Health Plan: 800-454-3840](#)

- [Excellus BCBS Central New York: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Tompkins

- [Excellus BCBS Central New York: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)
- [SCHC Total Care, Inc.: 800-223-7242](#)

Ulster

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross BlueShield: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)
- [Hudson Health Plan: 800-339-4557](#)
- [MVP Health Plan: 800-666-1762](#)
- [WellCare: 800-288-5441](#)

Warren

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)

Washington

- [Capital District Physician's Health Plan: 800-454-3840](#)
- [Empire BlueCross: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)

Wayne

- [Excellus BCBS Rochester: 800-716-4885](#)
- [Fidelis Care New York: 888-343-3547](#)

Westchester

- [Affinity Health Plan: 866-247-5678](#)
- [Empire BlueCross BlueShield: 800-431-1914](#)
- [Fidelis Care New York: 888-343-3547](#)
- [Health Insurance Plan of Greater NY: 800-542-2412](#)
- [Hudson Health Plan: 800-339-4557](#)

Wyoming

- [BCBS of Western NY \(Community Blue\): 800-888-5407](#)
- [Fidelis Care New York: 888-343-3547](#)

Yates

- [Excellus BCBS Rochester: 800-716-4885](#)

*Currently not accepting new enrollment

Switching Plans

Unlike Family Health Plus, Child Health Plus (CHP) members can switch plans at any time and for any reason. CHP members wishing to switch plans should first disenroll from the current plan and then enroll in the new plan by completing an application. Disenrollment is initiated by contacting the plan's member services department. Please keep in mind that the child will not have coverage to access services until the enrollment in the new plan is completed and active. Generally, if an applicant completes the new application before the 20th of the month, the applicant's coverage under the new plan will be effective the first of the next month; if it is after the twentieth, the coverage will not be active until the following month.

Annual Recertification

Each year, Child Health Plus members will receive a letter from their plan asking them to certify that they continue to meet the program's eligibility requirements. The member's family may contact the plan or Facilitated Enroller for assistance with this process.

If the member appears to be eligible for CHP upon recertification but does not have the appropriate documentation to attest to his/her eligibility, the child is still enrolled for a maximum period of two months. This is known as presumptive recertification. Coverage is extended to a year if the applicant produces the required documentation. If not, the child is disenrolled at the end of the two months.

As of May 2012, the New York State Department of Health has introduced a new policy for CHP recertification. According to a May 2012 Administrative Directive from NYSDOH, recertification applications for Child Health Plus will now be processed using "Express Lane Eligibility." This means that when a child is recertifying for Child Health Plus, the plan first screens for Medicaid eligibility. If the child is eligible for Medicaid, his/her information will be forwarded to the local department of social services to establish a Medicaid case; a separate application for Medicaid is not required.

Appeals

Child Health Plus enrollees have the same appeals rights as individuals in commercial insurance plans. Enrollees denied access to health care services must follow their health plan's appeals process. In some cases, if an enrollee disagrees with his or her health plan's decision on the appeal, he or she can file an external appeal through the New York State Department of Financial Services. For information on rights and appeals see the New York State Department of Financial Services website at <http://www.dfs.ny.gov/consumer/chealth.htm>. Note: Child Health Plus recipients do **not** have Fair Hearing rights.

Sources of Assistance

Family Health Plus

http://www.health.ny.gov/health_care/family_health_plus/

**1-877-9FHPLUS
(1-877-934-7587)**

Child Health Plus

http://www.health.ny.gov/health_care/child_health_plus/index.htm

**(1-800-698-4543)
1-800-698-4KIDS**

NYS OFA HIICAP Hotline

1-800-701-0501