

KCHIP

Because nothing is more important than a child's health

How does KCHIP help my child?

- Children with health insurance such as KCHIP or Medicaid are more likely to:
- Be healthy babies.
- Receive needed shots as toddlers to help prevent disease.
- Get treatment for problems like ear infections and asthma. Without treatment, these diseases can slow a child's ability to learn and cause other health problems.
- Have a doctor who gets to know your child's history and health needs.
- Stay healthy, so you do not have to miss work.

What does KCHIP cover?

Health care for your child is important. It prevents disease. It helps find and treat problems early. It keeps children healthy with shots (or immunizations) and regular checkups.

KCHIP provides a full range of health benefits. Here are a few of the services your child may use most often:

- Health checkups and tests to make sure everything is normal (screenings)
- Prescription medicines
- Immunizations (shots)
- Doctor visits
- Eye exams and glasses
- Hearing services
- Dental care
- Hospital care
- Mental health services and much more

Will there be any cost?

Some families will pay a \$20 fee or premium each month to be in KCHIP. For example, a family of four that makes \$2,650- \$3,534 each month before taxes will pay the \$20. If you owe the premium, you will receive a letter that tells you what to do.

In addition, some services may require a co-payment. A co-payment is part of the cost of a health service that you pay. Pharmacy co-payments range from \$1.00 to \$3.00 depending on the type of medicine you are getting. You do not have to pay for allergy shots, but there is a \$2.00 co-payment for allergy testing. Emergency room visits might have a 5% co-payment if they are not true emergencies. If you do not have the co-pay at the time of service, you still owe it.

There is a yearly out-of-pocket maximum of \$225.00 for medical services and \$225.00 for pharmacy services for a total of \$450.00 per year. Also, the total amount you pay in co-payments and premiums will not be more than 5% of your quarterly income. You may call 1-800-635-2570 to see if you have met your out-of-pocket maximum amount.

If you get health services through [Passport Health Plan](#), your co-pays may be different. Passport will give you this information. Passport includes the 16 counties in and around Louisville.

How do I apply for KCHIP?

Call your local [Department for Community Based Services' \(DCBS\) office](#). They will make an appointment for you. Or, you can go right to the local office. Calling ahead may cut your waiting time to apply. To find out where the local DCBS office is, call 1-877-KCHIP-18, or you can look on the Internet at <http://chfs.ky.gov/dms/KCHIP.htm>.

What will I need to take with me when I apply?

When you go to the DCBS office, you need to take the following:

(1) Proof of income.

- For pay from your job, take copies of pay stubs for the last two months. Or, you can take a letter from your employer. The letter should include:
 - Your pay for the last two months
 - The employer's name
 - The address of the company
 - A phone number and
 - An original signature from the employer
- For self-employed people, take a copy of your last income tax return.
- For unearned income, take the most recent award letter or other proof of amount.

Unearned income can be:

- KTAP
- Disability
- Pension
- Child support
- Alimony
- Cash gifts
- Annuities
- Interest earned on savings
- Social Security
- Veteran's benefits
- Any other unearned income
- For child support, include copies of checks. Or, you can have a statement from the parent who has custody, or you can get a statement from the child support collection agency in your county.

(2) Proof of costs for childcare or for a disabled adult living in the home.

- Bring copies of receipts or a statement from the care provider.

(3) Health insurance information.

Sometimes someone in the family will have health insurance that pays for doctor's office visits and hospital care. If that is true in your family, we need:

- Name of the insurance company
- Group number and policy number
- Effective date
- Name of policy holder
- Names of people who are covered

(4) Proof of Citizenship

(5) Proof of Identity

How will our health coverage work?

Choosing a Primary Care Provider (PCP)

You will choose a Primary Care Provider (PCP) for your child. The PCP will serve as your child's "medical home". This means you will have someone who knows your child's health history and health needs. The PCP is the first place to go for your child's health care. The PCP also will decide when it's best for your child to see a specialist or receive other support services, and make referrals.

Getting health care for children to prevent them from getting sick is important. This is true for children of all ages. You should visit your PCP for regular checkups. Do this even when your child is not sick. That way, you can make sure he or she grows up strong and healthy.

Working closely with a DCBS caseworker

Your caseworker can help you learn about your KCHIP or Medicaid benefits. The caseworker also can tell you about other important services. Your caseworker needs to know right away if there are changes in your family, such as:

- Family or household income goes up or down
- Someone gets pregnant or has a new baby
- Someone gets married or divorced
- Someone gets a new job or loses a job
- Someone gets other health insurance
- Your caseworker can also help if you
 - Need to Choose your child's primary care provider
 - Need to Learn about how to use your KCHIP or Medicaid healthcare card
 - Need to Ask questions about anything you do not understand

2008 KCHIP Income Limits

Number of Family Members (Include parents and children)*	Total Monthly Family Income (before taxes)
1	\$1,734
2	\$2,334
3	\$2,934
4	\$3,534
5	\$4,134
6	\$4,734
7	\$5,334
8	\$5,934

Note: These income limits change around April of each year.

A family consists of a child or children and the natural or adoptive parents living together in a household. For family units of more than eight members, add \$600 per month for every other family member.

With some income levels, a child must not have other health insurance or they cannot have lost health insurance for six months before applying for KCHIP. If the child loses health insurance for reasons you cannot control, they may still qualify.

What if I have questions about KCHIP?

To find out more about KCHIP, call
1-877-KCHIP-18 (1-877-524-4718).

For the hearing impaired, call
1-877-KCHIP-19 (1-877-524-4719)

Para asistencia en español,
Llame al 1-800-662-5397

All calls are free.
Las llamadas son gratuitas.