

# NEED LOW-COST HEALTH INSURANCE?

HEALTH INSURANCE FOR  
UNINSURED PENNSYLVANIA  
CHILDREN AND TEENS



# ABOUT CHIP

Health insurance for uninsured Pennsylvania children and teens regardless of family income.

Pennsylvania's Children's Health Insurance Program (CHIP) provides comprehensive health care coverage for all uninsured children and teens (up to age 19) who are not eligible for Medical Assistance. For most families, CHIP is free. Families with higher incomes have low monthly premiums and copayments for some services.<sup>1</sup> Eligibility for CHIP is based mostly on annual household income and family size.

## CHIP ELIGIBILITY

**Your child is eligible for CHIP if he/she:**

- is under age 19
- is a resident of Pennsylvania
- is a U.S. citizen, a U.S. national or a qualified alien
- is not covered by any other private insurance or eligible for Medical Assistance or Medicare

## CHIP BENEFITS

**CHIP includes the following benefits<sup>1</sup> for your child:**

- Preventive medical care (I.e., immunizations and check-ups)
- Prescription drugs
- Dental, eye and hearing services<sup>2</sup>
- Emergency medical care
- Mental health benefits, including partial hospitalization, and substance abuse treatment
- Hospitalization (up to 90 days per year)
- And much more

<sup>1</sup> Medical care is provided by Keystone Health Plan West, Inc. This managed care plan may not cover all of your health care expenses. Read your contract carefully to determine which health care services are covered. If you have any questions, please call 1-800-547-9378.

<sup>2</sup> Dental coverage is provided by United Concordia Companies, Inc. Vision coverage is provided by Davis Vision, Inc. United Concordia Companies, Inc. and Davis Vision, Inc. are separate companies that administer the Highmark Blue Cross Blue Shield dental and vision benefits.

<sup>1</sup> Cost sharing is eliminated for American Indian and Alaskan natives.

## CHIP INCOME GUIDELINES

CHIP		
Average Program Costs		
<b>For a Family of 4*</b> , Coverage is Free if you make between \$23,550 – \$47,100  <i>(If you make under this amount, you may be enrolled in Medical Assistance)</i>	<b>For a Family of 4*</b> , Coverage is Low Cost if you make between \$47,101 – \$70,650	<b>For a Family of 4*</b> , Coverage is Full Cost If you make \$70,651 or more

\*You can obtain comprehensive income information that outlines specific income level requirements by calling 1-800-543-7105.

\*\*Call for more information if your household size is not listed.

## MONTHLY PREMIUMS

Free CHIP	Low-Cost CHIP	Full-Cost CHIP
None	Between \$57.73 and \$92.36 for one child	\$280.24 for one child
None	Between \$115.46 and \$184.72 for two children	\$560.48 for two children
None	Between \$173.19 and \$277.08 for three children	\$840.72 for three children

Rates are subject to change.

## COPAYS

Free CHIP	Low-Cost CHIP	Full-Cost CHIP
None	\$5 PCP Visits (except for well-child visits)	\$15 PCP Visits (except for well-child visits)
	\$10 Specialist Visits	\$25 Specialist Visits
	\$25 ER Visits (waived if admitted)	\$50 ER Visits (waived if admitted)
	\$9 Brand Name Drugs	\$18 Brand Name Drugs
	\$6 Generic Drugs	\$10 Generic Drugs



## MEMBER SUPPORT SERVICES

To help you take charge of your health, these programs include:

- **Member Service** – Get answers to questions about your CHIP benefits by calling toll-free at 1-800-547-9378.
- **Member Newsletter** – Stay up-to-date on health care news with our quarterly newsletter.
- **Website** – Have 24-hour access to resources, tools and coverage information at [www.highmarkbcbs.com](http://www.highmarkbcbs.com).
- **Wellness Discounts** – Get discounts on complementary and alternative medicine products and services.
- **Wellness Programs** – Take charge of your health with online, community and telephone-based wellness and lifestyle improvement programs.
- **Baby Blueprints<sup>®</sup>** – Understand and manage every stage of pregnancy and childbirth with this maternity education and support program.

## FOR MORE INFORMATION

For CHIP, please call 1-800-543-7105 Monday through Friday, between 8:30 a.m. and 4:30 p.m.

TTY users please dial 711.

Or visit [www.highmarkbcbs.com](http://www.highmarkbcbs.com). Click on “Individuals and Families” under “Find Insurance.”

## YOU HAVE OTHER OPTIONS

You and your family have new options for health care coverage. The Health Insurance Marketplace offers a new alternative for purchasing health insurance plans. You can preview your premium, deductibles and copayment costs before you make a decision to enroll in a plan and determine whether you qualify for assistance to reduce these costs.

You can purchase coverage from us in the Marketplace. You may find your premiums are lower due to a new kind of tax credit in the Marketplace. You might also qualify for plans with reduced cost sharing. If your child is eligible for CHIP or Medicaid, they are not eligible for premium assistance or cost-sharing.

Even though help with premiums, deductibles and copayments isn't available outside the Marketplace, the health care law also guarantees that you can choose a new plan outside the Marketplace even if you have a preexisting condition. Find out more at [www.healthcare.gov](http://www.healthcare.gov).

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