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HEALTHY KIDS

Healthy Kids is a low-cost health insurance program for children who do not qualify for state sponsored programs such as Medi-Cal or Covered California and who are from families with income up to 400% of the federal poverty level. This program provides comprehensive health and dental services to children.

Please Note: Beginning May 15th, 2016, Medi-Cal will begin implementation of SB75 granting full scope Medi-Cal coverage to all children up to age 19 regardless of immigration status. Children currently enrolled in Healthy Kids will have until September, 2016, to enroll in Medi-Cal if they have not already done so. The Healthy Kids program will close after September 2016.

WHO IS ELIGIBLE?

Children birth through 5 years old who are Los Angeles County residents (live in Los Angeles County). Children must not be eligible for full-scope, no cost, Medi-Cal, Covered California, or Medi-Cal Access Program, formerly Access for Infants and Mothers and cannot have been enrolled in job-based insurance during the last 90 days. Children may not be covered by Kaiser Permanente Child Health Plan. Since children may be eligible for full-scope Medi-Cal, children **MUST** be screened for full-scope Medi-Cal first. Applications will only be accepted if completed by assistors. Immigrant children in particular should be screened for a status known as Permanently Residing Under Color of Law or PRUCOL. If the BCIS (INS) knows of an undocumented families' existence in the states, and does not plan on deporting them, they are "PRUCOL". The most common and underutilized example is that a family has applied for adjustment of legal status and has received notification that the application was received. The adjustment process takes several years, during which time the family members, if otherwise eligible, qualify for full-scope Medi-Cal.

WHAT IS THE INCOME LIMIT?

- At or below 400% of poverty (see chart).

FAMILY INCOME MAXIMUM AND PREMIUM CHART FOR CHILDREN AGES 0-5

FAMILY SIZE	\$0 PREMIUM/CHILD	\$4 PREMIUM/CHILD UP TO MAXIMUM OF \$8 PER FAMILY	\$6 PREMIUM/CHILD UP TO MAXIMUM OF \$12 PER FAMILY
	<i>Gross monthly income less allowable deductions</i> 0-133% FPL	<i>Gross monthly income less allowable deductions</i> 134-150% FPL	<i>Gross monthly income less allowable deductions</i> 151-400% FPL
1	\$1,317	\$ 1,485	\$ 3,960
2	\$1,776	\$ 2,003	\$ 5,340
3	\$ 2,235	\$ 2,520	\$ 6,720
4	\$ 2,694	\$ 3,038	\$ 8,100
5	\$ 3,153	\$ 3,555	\$ 9,480
6	\$ 3,611	\$ 4,073	\$10,860

Income Guidelines Valid Until December 31st, 2016

What about resource limits?

- Resources are things the family owns, like cars, houses, real estate, savings and checking accounts.
 - There are no resource limits for this program.

WHAT DOES THE PROGRAM COST FOR CHILDREN AGES 0-5?

There are two costs:

- Depending on income, there is a \$4 or \$6 monthly premium per child, with a maximum payment for two children. Families at or under 133% of poverty (see chart) will not pay any premiums.
- Payments are not sent with the application rather, parents are billed. There is a 25% discount for paying six months at a time. A “Premium Assistance Fund” exists for those who cannot afford these payments.
- There are also small co-payments of \$5 for services; however, there are no co-payments for preventive services (immunizations, well-child checkups). There is a maximum \$250 per family co-payment liability for Healthy Kids, so it is important for families to keep track of their co-payments throughout the year.

DOES IMMIGRATION STATUS MATTER?

- No. All children who meet the income and other qualifications are eligible for Healthy Kids.
- See information on the first page about immigrants. Some immigrants, such as certain refugees and those with “PRUCOL” status, are eligible for full-scope Medi-Cal.

WHAT BENEFITS ARE COVERED?

- The program provides health, dental and vision services. California Children’s Services (CCS) and mental health services for Severely Emotionally Disturbed (SED) children are “carved out”.

HOW DO CHILDREN GET SERVICES?

- Services are provided through doctors and clinics, mostly “safety net” providers such as community and county clinics, and administered by LA Care Health Plan. Safe Guard Dental provides dental services.

HOW DO I APPLY OR GET MORE INFORMATION ON THE PROGRAM?

- Call LA Care at 1-888-452-5437. It is a free call. Children may also apply through contracted community organizations and assistors.

WHAT DOCUMENTS ARE REQUIRED?

- To apply, you must fill out and sign an application, provide proof of income and provide proof that you live in Los Angeles County.

WHAT IF THE PARTICIPANT HAS OTHER HEALTH INSURANCE?

- It is OK to have Restricted Medi-Cal or Medi-Cal with a Share of Cost. The premiums paid to Healthy Kids can count toward the monthly share of cost. The Healthy Kids insurance would always be the “first” insurance; those benefits would be used first before any Medi-Cal coverage would apply.
- It is OK to have California Children’s Services (CCS) with this program.
- A family cannot have job-sponsored coverage for the child(ren) and have Healthy Kids, too.
- Since Kaiser Child Health Plan serves almost the same population as Healthy Kids, parents should be told about both programs so they may make a choice.

WHAT SHOULD BE DONE IF THERE IS A PROBLEM GETTING SERVICES IN THE HEALTHY KIDS PROGRAM?

- Call LA Care Health Plan 1-888-452-5437.
- Call the Health Consumer Center, 1-800-896-3202.