



## 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 and Healthy Families, and who are from families with income up to 300% of the federal poverty level. This program provides comprehensive health and dental services to children. It began July 1, 2003.

**NOTE:** As of July, 2010, Healthy Kids members ages 6-18 must pay a premium to stay in the program. New applicant enrollment for children between the ages of 6 and 18 is currently not available until more funding can be secured. There are no changes to the Healthy Kids program for members 0-5 and enrollment is still open for this age group.

### WHO IS ELIGIBLE TO ENROLL?

- Children birth through 5 ½ years old who are Los Angeles County residents (live in Los Angeles County). Children must be ineligible for full-scope, no cost, Medi-Cal and for Healthy Families and cannot have been enrolled in job-based insurance during the last 90 days (with some exceptions). Children may not be covered by Kaiser Permanente Child Health Plan. Once enrolled, children may remain eligible up to their 19<sup>th</sup> birthday.
- Since children may be eligible for full-scope Medi-Cal or Healthy Families, children **MUST** be screened for those programs 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 USCIS (INS) knows of an undocumented families' existence in the United 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 are eligible for full-scope Medi-Cal, if income and otherwise eligible.

### WHAT IS THE INCOME LIMIT?

- At or below 300% 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> 151-300% FPL
1	\$1,201	\$ 1,354	\$ 2,708
2	\$1,615	\$ 1,822	\$ 3,643
3	\$ 2,030	\$ 2,289	\$ 4,578
4	\$ 2,444	\$ 2,757	\$ 5,513
5	\$ 2,859	\$ 3,224	\$ 6,448
6	\$ 3,273	\$ 3,692	\$ 7,383

Income Guidelines Valid Until March 31<sup>st</sup>, 2010

### FAMILY PREMIUM CHART FOR CHILDREN AGES 6-18

NUMBER OF CHILDREN ENROLLED AGES 6 - 18	PREMIUM/CHILD	<i>Gross monthly income less allowable deductions must be less or equal to 300% FPL</i>
1	\$15	\$2,708
2	\$30	\$3,643
3	\$45	\$ 4,578
4	Maximum payment is \$45, even if the family has more than 3 children in the program.	\$ 5,513

#### What about resource limits?

- Resources are things the family owns, like cars, houses, jewelry, 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). The emergency room co-pay of \$5 is waived if the member is admitted. 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.

#### WHAT DOES THE PROGRAM COST FOR CHILDREN AGES 6-18?

There are two costs:

- All Healthy Kids members ages 6-18 will be required to pay \$15 monthly premium per child, with a maximum payment for three children or \$45.
- Members will be billed monthly. There is no 25% discount for paying six months at a time. Members ages 6-18 are not eligible for the “Premium Assistance Fund”.
- There are also small co-payments of \$5 for services; except for the emergency room co-payment which will increase from \$5 to \$15 on July 1<sup>st</sup>. Emergency room co-payments are waived if the member is admitted. 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.

**Please Note: If a monthly premium is 60 days past due, members in the 6-18 program will be disenrolled from the program for non-payment. Members in the 6-18 will not be allowed to re-enroll in to the program.**

#### 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 benefits are similar to the Healthy Families program and include: health, dental and vision services. These services are different from those provided under Medi-Cal, especially for mental health and substance abuse treatment, and for some vision and dental 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. Health Net 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, 1-800-896-3203.