



# Kaiser Permanente Child Health Program

## Program overview

### A healthy future starts today

Your children's health can affect everything from their physical state to their emotional well-being to their performance in school. You can help make sure your children receive the health care they need by enrolling them in Kaiser Permanente's Child Health Program (CHP).

### How it works

CHP offers health coverage to children under 19 who don't have access to health insurance. CHP members will be enrolled in the Kaiser Permanente Platinum 90 HMO plan and will receive financial help in the following 2 ways:

- Help paying your monthly health plan premium. Depending on your family size and income, your monthly payment will be \$0, \$10, or \$20 per child, for up to 3 children. Additional children are covered at no extra charge.
- Coverage of your out-of-pocket costs for most covered services at Kaiser Permanente facilities. If you get services for your children from a non-Kaiser Permanente provider, you'll have to pay the out-of-pocket costs on your own.

### Are your children eligible?

Your children are eligible for CHP if they are uninsured and:

- Live in a Kaiser Permanente service area
- Are under 19
- Live in a household with an income of up to 300% of the federal poverty level (for example: \$60,270 for a family of 3 or \$72,750 for a family of 4, according to 2015 guidelines)
- Don't have access to other health coverage, including (but not limited to) Medi-Cal, Medicare, a job-based health plan, or coverage through Covered California

Even if you have an affordability exemption from the federal government, your children must still meet the eligibility criteria listed above to be approved for financial help from Kaiser Permanente.

United States citizenship is not a requirement for CHP.

If and when your children no longer meet these requirements, they will be disenrolled from CHP. At that point, you will become responsible for paying the monthly premium for the Kaiser Permanente Platinum 90 HMO plan, as well as any out-of-pocket costs for services you get.

## Monthly payment amounts

Family size (parents/guardians and children)*	\$0 per child If income before taxes† is:	\$10 per child If income before taxes† is:	\$20 per child If income before taxes† is:
1	\$0-\$16,243	\$16,244-\$23,540	\$23,541-\$35,310
2	\$0-\$21,983	\$21,984-\$31,860	\$31,861-\$47,790
3	\$0-\$27,724	\$27,725-\$40,180	\$40,181-\$60,270
4	\$0-\$33,465	\$33,466-\$48,500	\$48,501-\$72,750
5	\$0-\$39,206	\$39,207-\$56,820	\$56,821-\$85,230
6	\$0-\$44,947	\$44,948-\$65,140	\$65,141-\$97,710
7	\$0-\$50,687	\$50,688-\$73,460	\$73,461-\$110,190
8	\$0-\$56,428	\$56,429-\$81,780	\$81,781-\$122,670
Additional person(s)	Add \$4,160	Add \$4,160	Add \$4,160

Ranges shown above are subject to change.

\* A single parent/guardian who lives with 1 child is considered a family of 2.

† Income is your estimated income for 1 year, based on the total monthly household gross income information you submit with your application.

### Before you apply

Determine if other health coverage options may be available to you:

- Medi-Cal may be available for your children if they were born in the United States and are legal permanent residents, and your yearly income is at or below 133% of the federal poverty level (for example: \$15,654 for an individual or \$32,253 for a family of 4, according to 2015 guidelines).
- **Coverage may be available through California's Health Insurance Marketplace (also known as the Exchange).** If you qualify, you may get help paying for your plan premiums or out-of-pocket costs. For more information, visit [coveredca.com](http://coveredca.com).

You can apply for both at [coveredca.com](http://coveredca.com). A single application will let you know if you qualify for Covered California or Medi-Cal coverage.

### How to apply for CHP

Fill out the following documents:

1. Kaiser Permanente for Individuals and Families (KPIF) Application for Health Coverage
2. Kaiser Permanente Subsidy Eligibility Form

### Mail the forms to:

Charitable Health Coverage Operations  
Kaiser Permanente  
P.O. Box 12904  
Oakland, CA 94604

For help filling out these documents, please see the Enrollment Assistance flier in this packet to locate an enrollment assistant near you.

You will be notified of your children's eligibility once we have reviewed your completed documents. Completed forms can take 45 to 60 business days to process.

### Applying for CHP during open enrollment

You may apply for CHP during the open enrollment period, which runs from November 1, 2015, through January 31, 2016.

To start coverage on:	Send your completed paperwork by:
January 1, 2016	December 15, 2015
February 1, 2016	January 15, 2016
March 1, 2016	January 31, 2016

## Benefit highlights

### Benefits - Kaiser Permanente Platinum 90 HMO\*

Out-of-pocket costs if enrolled in CHP (for services at a Kaiser Permanente hospital or medical office)

Preventive care/screening/immunization	\$0
Primary care office visit	\$0
Specialty care office visit	\$0
Prescription drugs (up to a 30-day supply at a Kaiser Permanente plan pharmacy or through mail-order service)	\$0
Eye exam	\$0
Eyeglasses	\$0
Urgent care	\$0
Emergency room services	\$0
Hospital stay (room/doctor fees)	\$0
Most X-rays	\$0
Mental health services	\$0
Dental check-up	Limited to two check-ups per year. Covered by Delta Dental.

\*Please refer to the Summary of Benefits for limitations and exceptions.

## Apply for CHP during a special enrollment period

Outside of the open enrollment period, you can apply for coverage for your children if you have what's called a triggering event. Examples of triggering events include getting married, getting divorced, and losing coverage because you lost your job.

In general, the special enrollment period lasts 60 days after a triggering event.

If you have a triggering event, we'll need a letter from you that describes the event and documentation supporting the event, along with your application and subsidy eligibility form.

For more information, please refer to the Enrolling During a Special Enrollment Period guide in this packet.

## Our commitment to your children

Kaiser Permanente is here to help your children stay healthy and active. Once they become members, you can choose a personal doctor in your area who will get to know your children, provide them with preventive services and vaccinations, and care for them if they get sick.

For your convenience, many of our facilities have lab, X-ray, and pharmacy services all in one location, so you can do a lot in one trip. And we offer evening and weekend hours at some facilities in case you can't bring your children in during the day.

### Have questions?

We're here to help. Please call our Member Service Contact Center at **1-800-464-4000**, 24 hours a day, 7 days a week (closed holidays). TTY users, call **711**.

You may also visit [info.kp.org/childhealthprogram](http://info.kp.org/childhealthprogram) for more information.

**We look forward to helping your children get an early start on good health.**

