



Kaiser Permanente Child Health Program

Program overview

A healthy future starts today

Your children's health affects every aspect of their lives, from how they feel physically to how they feel emotionally. Get the health care your children need by signing up for Kaiser Permanente's Child Health Program (CHP).

How it works

Your children can get health coverage through CHP if they're under 19 and don't have access to health insurance. If your children become CHP members, they'll be signed up for the Kaiser Permanente Platinum 90 HMO plan and get financial help. CHP will:

- Pay all of your monthly health plan premium
- Pay your out-of-pocket costs for most covered services at Kaiser Permanente offices. If your children get services 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 under 19
- Live in a Kaiser Permanente service area
- Live in a household with an income of up to 300% of the federal poverty level (for example: \$35,640 for a single person or \$72,900 for a family of 4, according to 2016 guidelines)
- Don't have access to other health coverage, including 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 get financial help from Kaiser Permanente. Your children qualify for an affordability exemption if the cheapest health coverage available costs more than 8% of your income.

Your children don't need to be U.S. citizens to qualify for CHP.

When your children no longer meet these rules, they'll be disenrolled from CHP.

At that point, you'll have to pay the monthly premium for the Kaiser Permanente Platinum 90 HMO plan, as well as any out-of-pocket costs for services you get.

Before you apply

Find out if your children have access to Medi-Cal or Covered California.

- Medi-Cal may be available if your yearly household income is at or below 266% of the federal poverty level (for example: \$31,601 for a single person or \$64,638 for a family of 4, according to 2016 guidelines).
- **Coverage may be available through California's Health Insurance Marketplace (also known as the Exchange).** If your children qualify, you may get help paying for your plan premiums or out-of-pocket costs. For more information, visit coveredca.com.

You can apply for both Medi-Cal and Covered California at coveredca.com. Fill out a single application to find out if you can get Medi-Cal or Covered California.

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 2 check-ups per year. Covered by Delta Dental.

Applying for CHP during open enrollment

You may apply for CHP during the open enrollment period, which runs from November 1, 2016, through January 31, 2017.

To start coverage on: **Send your completed paperwork by:**

January 1, 2017	December 15, 2016
February 1, 2017	January 15, 2017
March 1, 2017	January 31, 2017

Apply for CHP during a special enrollment period

You can apply for coverage if you have a triggering event. A triggering event is when something important in your life changes. For example, if you get married, get divorced, or lose health insurance because you lost your job, you can apply for coverage through CHP.

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

If you have a triggering event, you need to send us a letter that describes the event and documentation supporting the event, along with your application and Subsidy Eligibility Form.

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

*Please refer to the Summary of Benefits for limitations and exceptions. Continued eligibility for the Child Health Program is not guaranteed. We reserve the right to close enrollment or change the Child Health Program eligibility requirements at any time.

How to apply for CHP

Fill out both of these 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 visit info.kp.org/childhealthprogram to find an enrollment assistant near you.

We'll let you know if you're eligible once we have reviewed your completed documents.

Our commitment to you

Kaiser Permanente is here to help you stay healthy and active. Once you become a member, you can choose a doctor in your area. Your doctor will get to know you, offer you preventive services, and care for you when you get sick.

For your ease, many of our facilities have lab, X-ray, and pharmacy services all at the same location, so you can do a lot in one trip. We also offer evening and weekend hours at some of our facilities.

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 for more information.

We look forward to being your partner in health