

# 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 coverage 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 other health coverage. 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 premiums
  - Pay your out-of-pocket costs for most covered services at Kaiser Permanente. If your children get services from a non-Kaiser Permanente provider, you'll have to pay the out-of-pocket costs on your own.
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## 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: up to \$36,420 for a single person or \$75,300 for a family of 4, according to 2018 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. Children do not need to be citizens to qualify.

- Medi-Cal may be available if your yearly household income is at or below 266% of the federal poverty level (for example: \$32,292 for a single person or \$66,766 for a family of 4, according to 2018 guidelines).
- **Coverage may be available through California's Health Insurance Marketplace (also known as Covered California).** If your children qualify, you may get help paying for your plan premiums or out-of-pocket costs. For more information, visit [coveredca.com](https://coveredca.com).

You can apply for both Medi-Cal and Covered California at [coveredca.com](https://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 checkup	Limited to 2 checkups 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 October 15, 2018, through January 15, 2019.

To start coverage on:	Send your completed paperwork by:
January 1, 2019	December 15, 2018
February 1, 2019	January 15, 2019

## Apply for CHP during a special enrollment period

You can apply for coverage if you have a certain type of event in your life (called a qualifying life event). A qualifying life 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 qualifying life event.

If you have a qualifying life event, you'll need to complete a form and send us proof of your qualifying life event, along with your application and Subsidy Eligibility Form.

For more information, please look at the Special Enrollment Period Guide and Form 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:

Kaiser Foundation Health Plan, Inc.  
California Service Center  
P.O. Box 939095  
San Diego, CA 92193-9095

For help filling out these documents, please visit [kp.org/chp](http://kp.org/chp) to find an enrollment assister near you.

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

## Our commitment to you

No matter what life throws your way, we're here to help your children stay healthy. Once they become members, you can choose a doctor in your area for them. Their doctor will get to know them, offer preventive services, and care for them when they get sick.

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 [kp.org/chp](http://kp.org/chp) for more information.

## We look forward to being your partner in health.