# **Kaiser Permanente Community Health Coverage Program - Virginia**

# Instructions for completing the Reapplication for Subsidy Form

This document tells you how to complete the Community Health Coverage Program (CHCP) Reapplication for Subsidy Form when reapplying for the Kaiser Permanente Community Health Coverage Program.



# What you need to do:

- Complete the form, including proof of income and other required documents if applicable.
- Submit the completed form by October 1, 2025.
- Make a copy of your completed form for your records.
- Send your documents in one of these ways:

#### By email: CHC-Applications@kp.org

Include the word "application" in the subject line.

By mail: Kaiser Permanente

Attn: CHC

P.O. Box 939095

San Diego, CA 92193-9095

By fax: 1-855-355-5334

Be sure to save the fax confirmation page.



# We're here to help

If you have any questions, please call Member Services at 1-800-777-7902 (TTY 711), Monday through Friday, 7:30 a.m. to 9:00 p.m. Eastern time (closed major holidays).

If a KP CHCP Navigator helped you with your reapplication, you can contact them with questions. Visit kp.org/mas-chap/gethelp to find your KP CHCP Navigator.





# Community Health Coverage Program (CHCP) Reapplication for subsidy – 2026

Use this form to reapply for a subsidy to pay your monthly premiums and most out-of-pocket costs under the KP VA Gold 0 Ded/500 RxDed/Vision plan. There is no cost to reapply. To reapply, follow these steps:

#### Step 1: Reapply by the deadline

To reapply for the Community Health Coverage Program (CHCP), we **must** receive this form by **10/1/2025**. If we do not receive this form by this date, you'll no longer get financial help, and will have to pay the full monthly premium and out of pocket costs, starting January 1, 2026.

#### Step 2: Fill out the Reapplication for subsidy form

- Type or print using black or blue ink.
- · Answer all required questions completely.
- Sign the form.
- · Make a copy of the completed form for your records.

#### Step 3: Include proof of income

Attach copies of the most current proof of your household's gross income:

- If employer paid include your last 2 paycheck stubs, W-2, or 1040 tax form from previous year. Please note: if tax form is submitted, no other proof of income is required.
- If self-employed include Schedule C and page 1 (the adjusted gross income page) of last year's federal income tax return or a profit and loss form.
- If paid in cash include a signed letter indicating gross income and pay frequency from your employer.
- See Section 4 for more examples of proof of income.

If your household has income deductions, provide proof such as:

- Student loan interest include your last student loan statement.
- Self-employed Schedule C and page 1 (the adjusted gross income page) of last year's federal income tax return or a profit and loss form.

Reminder: Make sure the 2026 version of the form is being used

 Live in the tensor.
 Foundation Health Plan of the Mid-Atlantic States, Inc. service area, excluding the District of Columbia.

Eligibility

- Live in a household with an income up to 300% of the federal poverty level.
- Not eligible for other public or private health coverage such as, but not limited to, Medicaid, FAMIS, Medicare, an affordable

herb through benefit exch

Be sure to make a copy of the reapplication form for your records

- In most case for dependents younger than 26.
- The primary applicant and applying adult(s) 21 years and older are eligible for the CHCP subsidy for up to a maximum of 3 consecutive years, as long as each continues to meet the CHCP eligibility requirements.

You do NOT have to be a U.S. citizen to be eligible for CHCP.



#### Step 4: Include additional documents

- Medicaid or FAMIS and/or Virginia's Insurance Marketplace denial letters if applicable.
- · Provide proof of guardianship if applicable.
- Other information or documentation that may help us evaluate your eligibility.

# **Step 5:** Send your form, proof of income, and all other required documents

Send your completed and signed **Reapplication for subsidy**, proof of current income, income deductions, and other required documents through one of the following options:

- By email (preferred):
   CHC-Applications@kp.org
   (Include "application" in the subject line)
- By mail:
   Kaiser Permanente
   Attn: CHC
   P.O. Box 939095
   San Diego, CA 92193-9095
- By fax:
   1-855-355-5334

#### We're here to help:

If you have questions about CHCP or about this form, please call us at:

1-800-777-7902 (TTY 711)

Monday t a.m. to 9: (closed m

Commu Partner i

Contact y
Navigator

Email is highly encouraged and the preferred method for submission. Please ensure you include the word "application" in the subject line when emailing your application and supporting documents.

**Please note:** Continued eligibility for CHCP is not guaranteed. We reserve the right to close enrollment or change the eligibility rules at any time. If you are approved for the subsidy, the subsidy period is limited and we will contact you in the future to confirm that you still qualify.

Kaiser Permanente will keep your information private, as required by law, and use your personal information only to see if you qualify for Kaiser Permanente's subsidy.

If you apply for a Kaiser Permanente subsidy through a community organization, that organization may use your information to determine your eligibility for another health care or social service program, or for other purpose required by law.

# Frequently asked questions

#### 1. How long does it take to find out if I am approved or denied for CHCP?

Completed forms that include all required documentation can take up to 6 weeks to process. If information is missing, it may take longer and you may miss the deadline for reapplying. Completion of this form does not guarantee enrollment in CHCP.

#### 2. How much will I pay each month for CHCP?

No monthly payment is required. Kaiser Permanente will subsidize the full monthly premium.

#### 3. What happens when I no longer meet the eligibility requirements?

When you no longer meet our eligibility requirements, you will be disenrolled from CHCP. You will remain enrolled in the KP VA Gold 0 Ded/500 RxDed/Vision plan, but you'll have to pay your full monthly premiums and out-of-pocket costs, unless you ask us to end your membership or until you fail to pay the full premium.

4. I can't afford to pay for coverage through Virginia's Insurance Marketplace. Can I still qualify for CHCP? Not being able to pay Virginia's Insurance Marketplace premiums does not qualify you for CHCP. You must meet the CHCP income and other criteria to qualify.

#### 5. Do I qualify for CHCP if I am offered health coverage through an employer?

To be eligible for CHCP applicants must not have access to an employer plan that is considered affordable. CHCP follows federal guidelines for affordability. For 2025, the threshold that determines if an employer plan is affordable is if the premium is equal to or less than 9.02% of one's household income. If you believe your job-based coverage is unaffordable, please submit proof of job-based coverage and include information on the cost of coverage and frequency of payment.

#### 6. What other health coverage programs are available?

Find out if you qualify for Medicaid or Family Access to Medical Insurance (FAMIS) program for children. This option may be available to applicants born in the United States or lawful permanent residents who meet the following eligibility requirements:

- Children younger than 19 living in households with income at or below 148% of the Federal Poverty Level (FPL) (\$23,162 for an individual or \$47,582 for a family of 4 in 2025).
- Adults 19 64 with household income up to 138% of the FPL (\$21,597 for an individual or \$44,367 for a family of 4 in 2025). Kaiser Permanente is a Medicaid provider and may be available to you.
- Pregnant individuals with income up to 148% of the FPL (\$23,162 for an individual or \$47,582 for a
  family of 4 in 2025).

#### FAMIS Prenatal Coverage and FAMIS MOMS Program

 Pregnant individuals with income up to 205% of FPL (\$23,162 for an individual or \$47,582 for a family of 4 in 2025). The FAMIS Prenatal Coverage program is available regardless of immigration status.

For more information please visit kp.org/medicaid/va.

Buy health care coverage through Virginia's Insurance Marketplace. If you qualify, you may get help paying for your plan premiums or out-of-pocket costs. Remember to enroll during Virginia's Insurance Marketplace's open enrollment period. If you wait until after the open enrollment period ends, you'll need a qualifying life event to enroll in a new plan. For more information, visit buykp.org. Call us at 1-800-488-3590 (TTY 711) or visit buykp.org to learn about other Kaiser Permanente for Individuals and Families plan choices.

Find out if you qualify for Medicare, a federal program available to people ages 65 or older. There are different periods in which you may be eligible to enroll in a Medicare health plan. Visit kp.org/medicare for more information. If you have limited household income, you may qualify for Medicaid. Please visit kp.org/medicaid/va to learn more.

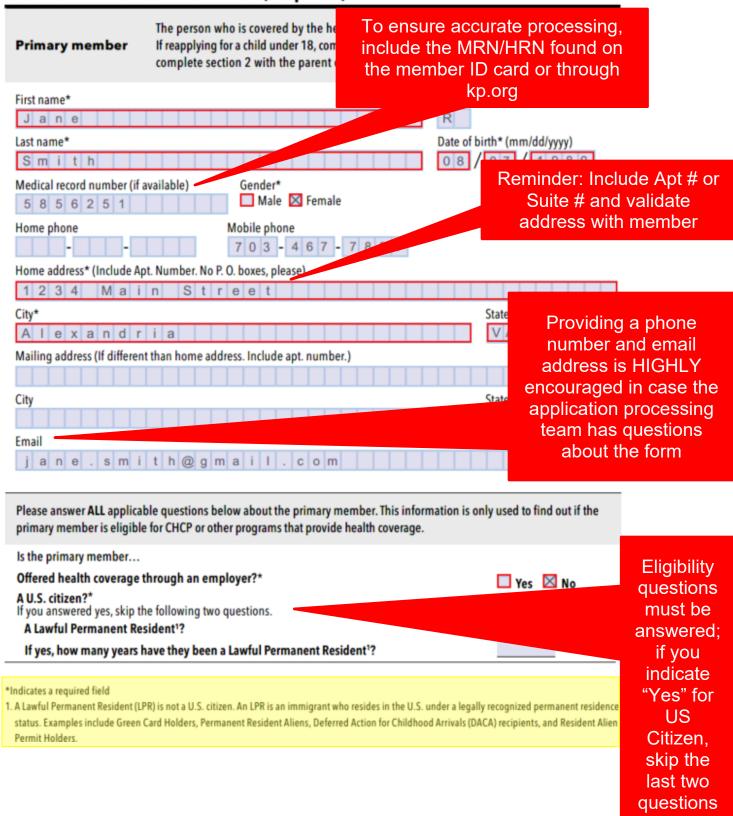
7. Is CHCP a public benefit that could impact my ability to become a lawful permanent resident or U.S. citizen in the future?

No, CHCP is not a public benefit. It is a Kaiser Permanente sponsored program to help pay for health coverage for low-income families and individuals that don't have access to public/private health coverage.

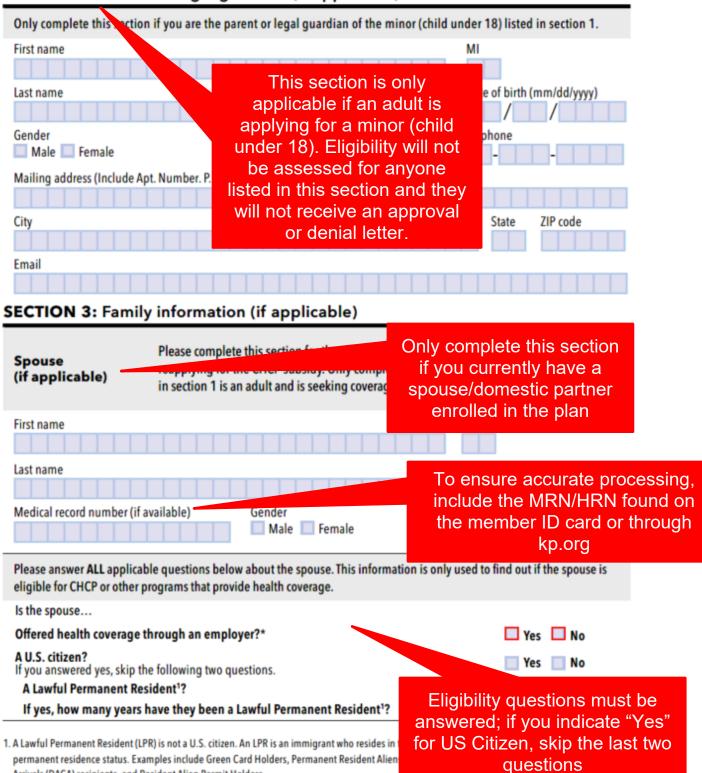
8. What if the person listed as the primary member is not eligible for CHCP?

If the primary member is no longer eligible, then do not submit this Reapplication for subsidy form. Instead, eligible members who want to continue on CHCP next year may apply during Open Enrollment by submitting a new application. Call us at **1-800-777-7902** (TTY **711**) for information on submitting a new application during Open Enrollment. All current members will keep their CHCP subsidy until 12/31/2025.

#### SECTION 1: Member information (Required)



# SECTION 2: Parent or legal guardian (if applicable)



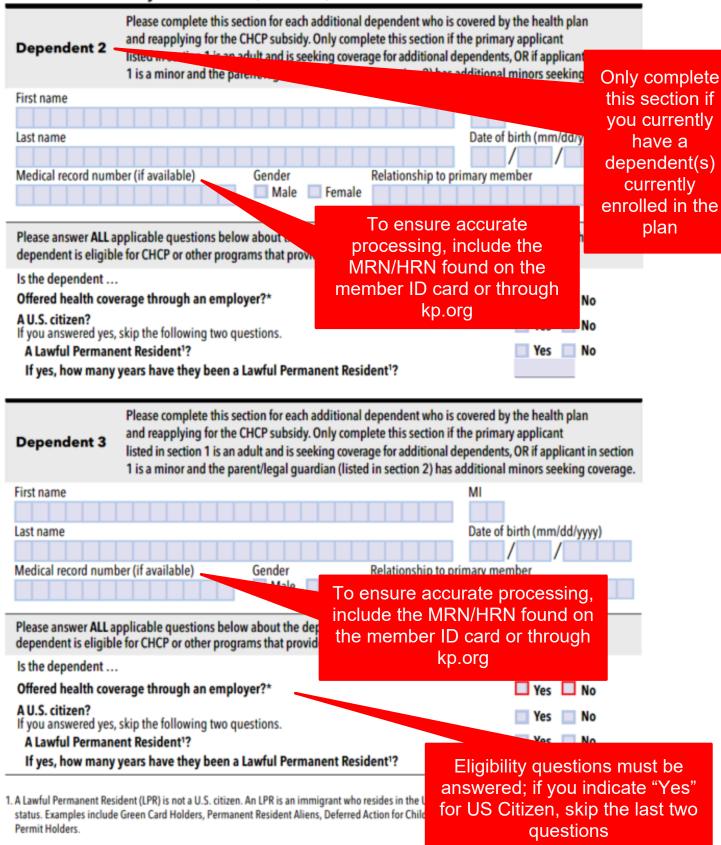
Arrivals (DACA) recipients, and Resident Alien Permit Holders.

#### have a dependent(s) currently SECTION 3: Family information (continued) enrolled in the plan. If you have Please complete this section for each additional d more than 3 dependents plan and reapplying for the CHCP subsidy. Only co repplying, copy this page and fill applicant listed in section 1 is an adult and is seel Dependent 1 out the same information has additional minors. requested below for each If you have more than 3 dependents reapplying additional dependent. same information requested below for each add First name Last name Date of birth (mm/dd/yyyy) To ensure accurate processing, Medical record number (if available Male include the MRN/HRN found on the member ID card or through kp.org Please answer ALL applicable questions below about the dependent. This inf dependent is eligible for CHCP or other programs that provide health coverage. Is the dependent ... Offered health coverage through an employer?\* Yes No Yes No If you answered yes, skip the following two questions. Yes No A Lawful Permanent Resident<sup>1</sup>? If yes, how many years have they been a Lawful Permanent Resident<sup>1</sup> Eligibility questions must be answered; if you indicate "Yes" for US Citizen, skip the last two

questions

Only complete this section if you

# SECTION 3: Family information (continued)



### SECTION 4: Household income (Required)

Your family size, household income, and proof of income documents help us determine if you quali

Reminder: Only include family members that are or ded on your

yearly household income, we'll add up the amounts shown in yo	our proof of income document	tax fo			
(A) How many family members† live in your household?*	3	tax for			
†If you file taxes, this is the same number of family members the apply.) This usually includes you and the immediate family men and younger (up to 23 if a student).	at you report on your tax form. (You do a mbers who live with you. Like your spot	not need to file taxes to use and your children 18			
(B) How many of the family members counted in question (A) above contribute to your household income?*					
Don't include working child dependents (18 and younger, or up \$ (\$14,600 in 2025). Don't submit proof of income documents for	This question MUST	ax-filing threshold			
I do not work / No one in my household works	be answered, even if it is "0"				
(C) Attach copies of the most current proof of income for E	enrium, member marconinauc.	o household income.			
If your household DOES NOT have proof of income, che household income.	ck the box below and fill in the blar	nk with monthly			
■ Lattest that I have no proof of income. My monthly household gross income is \$ 6,500					

Qualifying income and relevant examples are below:		
Wages and/or tips:	employment:  A profit and loss form, or schedule C and page 1 of last year's federal income tax r (the adjusted gross income page)  Award letters for social security and Social Security Disability Insurance (SSDI) pay Award letters for unemployment benefits  Submit court documents or a letter from your former spouse detailing payment	
Self-employment:		
Social security payments:		
Unemployment benefits		
Alimony received		
Student financial aid used for living expenses		

If your household has proof of income, please submit documentation for the income you receive

Complete this section if you DO NOT have proof of income documentation. Please provide your monthly gross income amount.

(Student loans and financial aid for tuition/education expenses are not counted as income.) Pension/retirement income Rental income from property you own and lease Interest or investment income and annuities Other income like capital gains, clergy earnings, or gambling income

If you have income that varies by month, such as tips, overtime, or commissions, check the box below and fill in the blank with the estimated total gross income in 2025 from variable wages.

I attest that I have income that varies by month. My total expected gross income in 2025 from variable income
is \$

Include the total amount received so far this year and estimate the expected amount for the rest of the year.

Please explain any special situation that we should consider when we are reviewing your income do (if applicable)

(D) Attach copies of the most current proof of tax deductions for EVERY family member that contributes to house income. (if applicable)

Complete this section if you have income that varies. Please provide the total annual expected gross variable income amount for 2025.

# SECTION 4: Household income (Required) (continued)

Qualifying Deductions:

- Self-employed expenses: Only if submittee and loss form. If submitting a schedule C of last year's federal
  income tax return, we will review the adjusted gross in.
- Alimony you pay: Submit court documents or a letter from your jour divorce or separation was finalized before January 1, 2019)
- Interest you pay on a student loan: Submit your 1098-E Student Loan Interest form for
- IRA contributions: Submit your Form 5498 from the most recent tax year. (if you don'through a job)
- Teacher expenses (if you're a teacher and pay for supplies out-of-pocket)
- Health Savings Account (HSA) deposits: Submit your completed Form 8889. (in limited situations)

If you have qualifying deductions, please provide documentation

# SECTION 5: Options if you're not eligible

If you no longer meet the eligibility requirements, you will be disenrolled from CHCP, but remain enrolled in the KP VA Gold 0 Ded/500 RxDed/Vision plan. You must begin to pay your full monthly premiums and out-of-pocket costs, unless you end your membership or until you fail to pay the full premium. However, you can cancel your 2026 KP VA Gold 0 Ded/500 RxDed/Vision plan coverage below if you're not eligible for CHCP.

If you no longer meet the CHCP eligibility requirements and Vision plan, please check the best of the longer meet the check the best of the longer meet the check the best of the longer meet the check the check the longer meet the check the

Disenton an individuals on my plan from the the KP VA don 2025, if they no longer meet the CHCP eligibility requirement

If you don't check the box and if your reapplication is not approved but you'll be responsible for the full monthly premium and out-of early December 2025. If you have questions, call us at 1-800-777 If this option is left blank and the member is determined ineligible for the subsidy, the member will remain enrolled in the KPIF plan but will be responsible for the premium starting in 2026. The member will be advised of the renewal plan cost by mail in October or November.

You also have the option of submitting a request in writing or calling us at 1-800-777-7902 (117 711) to cancel your KP VA Gold 0 Ded/500 RxDed/Vision plan. Contact us by November 30, 2025 to avoid receiving your first bill.

# **SECTION 6:** Community Partner Verification

Organization name						
Organization phone	Phone extension (IT ap)	If a community partner				
		assists with the				
Organization email address		Reapplication form, please complete this section				
		complete this section				
Community partner representative						
I attest that I assisted the applicant(s) with this application for CHCP. I understand and agree that I will commit to serving as a point of contact for Kaiser Permanente Membership Administration regarding follow up or questions related to this application.						
X %.		Date (mm/dd/yyyy)				
Signature of community partner r	ep.					
		The community				
		partner				
		representative's				
		cianature is required				

# SECTION 7: Choose an authorized representative (if you have one)

You can give a common ity partner/agency, representative, relative, or trusted friend permission to talk about this form with us, see your information, or a fix you on matters related to this form only. This person or community partner/agency is called an authorized representative.

Last name
Organization name (if applicable)
Phone

An Authorized Representative is only for the purpose of assisting with this form. If you'd like to have your community partner be your authorized representative to assist you if there are any questions about the reapplication form, they must be listed here in addition to Section 6.

By signing, you've appointed this person or community partreto get information for this Kaiser Permanente form and to act for you on matters related to this form.

Date (mm/dd/yyyy)

Date (mm/dd/yyyy)

X %?

Primary applicant (parent or legal guardian for children uno

This authorization lasts one (1) year from your signature date any time by submitting a signed written request to Kaiser Per 92193-9095 or fax: 1-855-355-5334. Once you cancel, we w

The primary member is required to sign if an authorized representative is provided

except to the extent that the information has been relied upon before. Once we disclose to your representative, your information may be redisclosed by your representative and no longer protected by federal privacy law. Even if you don't sign this authorization, we will still process your application for the CHCP subsidy but we will not be able to share your information with your representative. You have a right to receive a copy of this authorization.

X

800

Primary applicant (parent or legal guardian to-

The primary member is required to sign if an authorized representative is provided

# **SECTION 8:** Sign the reapplication agreeme

By signing this form, you certify the information on this form is correct information on this form or in further correspondence concerning the

related to health coverage may be terminated. Membership approval for CHCP is not guaranteed as it is based on eligibility and availability.

X

ប័ane Smith

Digitally signed by: Jane Smith

ON: CN = Jane Smith email = jane.smith@gmail.com C = Al

Date: 2025.07.18 20:50:27 -04'00'

Date (mm/dd/yyyy)
0 8 / 0 1 / 2 0 2 5

Primary applicant (parent or legal guardian

All plans are offered and underwritten by Kaiser Foundation in Hyattsville, MD 20785. The primary member's signature is required

4000 Garden City Drive,