

Maryland Children's Health Program

MCHP Premium



Overview

In Maryland, the option to purchase coverage for children is part of the approved expansion of the Maryland Children's Health Program (MCHP). The expansion covers uninsured children under age 19 in families whose income is above the MCHP limit but at or below MCHP Premium guidelines. See page 2 for an income chart. MCHP *Premium* will provide health benefits through a variety of managed care organizations (MCOs) participating in the *HealthChoice* Program.

Questions and Answers

What is MCHP *Premium*?

MCHP *Premium* is low cost health insurance coverage for uninsured children under the age of 19. MCHP *Premium* provides access to health insurance coverage for eligible uninsured children through the Maryland Managed Care Program, *HealthChoice*, for a modest monthly premium (\$41.00-\$52.00 for all children in the family).

How do I apply?

In order to apply for MCHP *Premium*, you must:

- ✓ Submit a MCHP application to your Local Health Department
- ✓ On the application, indicate your willingness to contribute to the cost of your child's health insurance by answering "yes" to Question 6.
- ✓ Be determined ineligible for Maryland Children's Health Program due to excess income. As a result, your application will be automatically referred to a case manager at the Department of Health and Mental Hygiene (DHMH) to determine the children's eligibility for MCHP *Premium*.

Who is eligible?

Those eligible for MCHP *Premium* must meet the income guidelines below and currently not have health insurance coverage.

FAMILY SIZE	YEARLY INCOME LIMIT
1	\$30,630
2	\$41,070
3	\$51,510
4	\$61,950

For family units or more than 4 members, add \$10,440 for each additional member to yearly income. These guidelines are effective as of 4/2007.

What are the benefits through *HealthChoice*?

- Doctor Visits (well and sick care)
- Immunizations
- Hospitalization
- Outpatient and Inpatient Hospital Services and Surgery
- Outpatient Lab Work & Diagnostic Services
- Prescription Medicines
- Mental Health and Substance Abuse Services
- Preventive Services
- Transportation to Medical Appointments
- Home Health Care
- Case Management
- Pregnancy and Maternity Care
- Dental and Vision Care

How do I enroll?

- ✓ Pay your family contribution amount to DHMH to begin your coverage;
- ✓ Receive the enrollment packet in the mail;
- ✓ Find out from your children's doctor which MCO plans they accept;
- ✓ Pick a MCO and primary care doctor to provide your children's care. If you do not pick a MCO, the state will pick one for your children;
- ✓ Inform *HealthChoice* which MCO and doctor you have selected.

Important Facts You Should Know...

- ✓ If your child(ren) had employer-based health insurance coverage, and you voluntarily dropped their health insurance within the last six (6) months, they may not qualify to receive services through MCHP *Premium*.
- ✓ The services and benefits through the MCHP *Premium* are available for eligible children under age 19 only.
- ✓ If there are any changes to your current status such as employment, income, family size, etc., you must notify your case manager within ten (10) days.

How can I obtain more information?

In Baltimore City call Baltimore HealthCare Access' MCHP Eligibility Department at 410-649-0507. Outside of the City, you may contact:

DHMH MCHP Hotline

(800) 456-8900

TDD for the Disabled

(800) 735-2258

MCHP Division

(410) 767-3641

