



**ELISABETH J. BAKER**

# CHIP *is* EXPANDING



**Pennsylvania's Children's Health Insurance Program**

*20th Senatorial District • Spring 2007*

*Dear Friend,*

*Pennsylvania's nationally recognized Children's Health Insurance Program, or CHIP, just got even better. Thanks to the new initiative, which was recently signed into law, CHIP will offer free or low-cost health insurance to more children.*

*According to the state Insurance Department, which manages CHIP, over 133,000 Pennsylvania children are uninsured.*

*Thanks to this new initiative, CHIP will extend insurance coverage to children whose parents may have previously earned too much to qualify. The*



*coverage includes medical, dental, vision and prescription drug benefits at reduced rates. Parents will pay a monthly premium based on the family's income.*

*I was pleased to support this initiative, which will go a long way toward keeping kids healthy and giving parents peace of mind.*

*For more information, visit the CHIP website at [www.chipcoverspakids.com](http://www.chipcoverspakids.com) or call 1-800-986-KIDS.*

*Sincerely,*

*Lisa Baker*  
Senator Elisabeth J. Baker

## What CHIP Covers

**W**ith CHIP, your children are guaranteed to receive comprehensive insurance coverage, including:

- Immunizations
- Routine check-ups

- Prescription drugs
- Dental, vision and hearing services
- Emergency care

- Up to 90 days hospitalization per year



## New Annual Income Guidelines

(for more detailed guidelines, contact CHIP)

### Income ranges for a family of four

\$40,000 or less  
 \$40,001 - \$50,000  
 \$50,001 - \$55,000  
 \$55,001 - \$60,000

### Average monthly premium per child

\$0  
 \$38  
 \$53  
 \$60

## Co-Pays Apply for the Following Services

Service	Income \$40,000 or less (for a family of four)	Income \$40,001 - \$60,000 (for a family of four)
Doctor Visit	\$0	\$5
Specialist Visit	\$0	\$10
Emergency Room*	\$0	\$25
Brand Name Prescriptions	\$0	\$9
Generic Prescriptions	\$0	\$6

\* Emergency room visit co-pay applies if the child is not admitted for a hospital stay.

## Other CHIP Eligibility Requirements

**O**ther CHIP eligibility requirements do apply: children must be Pennsylvania residents; not eligible for Medicaid or have any other health insurance; under age 19; and meet citizenship requirements. With the expansion of CHIP, all new applicants whose annual income is above certain levels must show that the children have been uninsured for six months. This does not apply to children two years old or younger, or children who have lost

health benefits because a parent lost their job or they are moving from another public insurance program.

Families whose incomes are too high for subsidized coverage, but meet the eligibility requirements, can purchase the coverage at cost. The six-month without coverage period applies and these families must also show:

- Coverage was denied due to a pre-existing condition, or

- Coverage was not affordable to the family, which happens when:

- Coverage is more than 10 percent of the annual family income, or
- Premium cost is more than 150 percent of the CHIP premium.

To sign up or for more information contact the CHIP program.

[www.chipcoverspakids.com](http://www.chipcoverspakids.com)  
 1-800-986-KIDS

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