

ALL Kids Children's Health Insurance Program (CHIP)

The Federal Health Care Reform legislation now allows public education employees to participate in the ALL Kids CHIP program administered by the Alabama Department of Public Health (ADPH). Therefore, PEEHIP is no longer offering its CHIP program and current participants and new applicants need to apply for the ALL Kids CHIP program to receive medical coverage.

Eligibility for ALL Kids must be determined annually. Children may be eligible if they are:

- ◆ An Alabama resident,
- ◆ Under age 19,
- ◆ A U.S. Citizen or an eligible immigrant, and
- ◆ Not covered by other group health insurance*

** If a child has group health insurance that is voluntarily dropped, there is usually a three-month waiting period before that child can be eligible for ALL Kids. However, because dependents of public employees have been excluded from participating in CHIP since inception, this three-month waiting period will be waived for these children for a limited time. After this limited time period is over, the three-month waiting period for dropping coverage will apply.*

If you want to apply for ALL Kids for your child, submit your application to ADPH now! For more information about ALL Kids, go to www.adph.org or call 888.373.KIDS (5437).

How to apply:

- ◆ Complete an application online at www.adph.org download a paper application from the ADPH Web site. You may also call 888.373.5437 to have an application mailed to you.
- ◆ ALL Kids will determine eligibility for your children and will let you know if your child is:
 - ◇ Eligible and is being enrolled in ALL Kids,
 - ◇ Is under income and your application is being forwarded to Medicaid, or
 - ◇ Is over income and not otherwise eligible.

Monthly Gross Income Guidelines for Medicaid and ALL Kids

	Children Under 6 Years	
Family Size	Medicaid	ALL Kids
1	0-\$1,207	\$1,208-\$2,723
2	0-\$1,631	\$1,632-\$3,678
3	0-\$2,054	\$2,055-\$4,633
4	0-\$2,478	\$2,479-\$5,588
5	0-\$2,901	\$2,902-\$6,543
	Children Ages 6-19 Years	
Family Size	Medicaid	ALL Kids
1	0-\$908	\$909-\$2,723

2	0-\$1,226	\$1,227-\$3,678
3	0-\$1,545	\$1,546-\$4,633
4	0-\$1,863	\$1,864-\$5,588
5	0-\$2,181	\$2,182-\$6,543

Frequently Asked Questions about the ALL Kids Program

What is ALL Kids? ALL Kids is Alabama’s Child Health Insurance Program (CHIP) and is administered by the Alabama Department of Public Health. ALL Kids provides low-cost, comprehensive health care coverage for children under age 19. Benefits include regular check-ups and immunizations, sick child doctor visits, prescriptions, vision and dental care, hospitalization, mental health and substance abuse services, and much more.

How much will ALL Kids cost? ALL Kids premiums are \$50 or \$100 per year per child, depending on the family income. ALL Kids copays range from \$1-\$20 depending on the covered benefit and family income.

How long can my child stay on ALL Kids? ALL Kids provides 12 months of eligibility, unless the child turns 19 or moves out of state. Eligibility for coverage must be re-determined annually.

My child is 19 but is going to college, can you still cover him? No, ALL Kids cannot cover a child beyond his 19th birthday.

My spouse will still need dependent coverage, will my monthly premium be the same if I change my children to ALL Kids or can my children have both? A child cannot be covered by both. To continue covering your spouse, you will pay the same monthly premium for dependent coverage in PEEHIP, plus, there will be a small yearly premium for ALL Kids, per child. Copays will be lower in ALL Kids. You will have to make the decision whether to move your eligible children to ALL Kids or leave them on existing coverage.

Does ALL Kids offer dental coverage? Yes.

Does ALL Kids offer orthodontia coverage? ALL Kids covers orthodontia for limited conditions.

My child has a pre-existing condition, is there a waiting period? No, there is no waiting period for a pre-existing condition.

How long will the three-month waiting period for voluntary dropping coverage be waived? The three-month waiting period will last through at least September 30, 2011, as long as there is no waiting list in ALL Kids.