

Children's Health Insurance Plan (CHIP) Coverage

1. What is CHIP?

[Children's Health Insurance Plan \(CHIP\)](#) is an insurance plan available at a cheaper premium rate to a child under the age of 19 of a qualifying active or retired PEEHIP member who meets the [Federal Poverty Level income guidelines](#). CHIP is similar to the Alabama All Kids Insurance Program administered by the Alabama Department of Public Health.

2. How do I qualify for CHIP?

The PEEHIP member must be enrolled in the **individual** PEEHIP Hospital Medical Plan (not family plan) and must furnish acceptable proof of total income based on his or her latest Federal Income Tax Return along with copies of pertinent W-2s and 1099s.

3. Do I have to wait until Open Enrollment to apply for CHIP?

A member must apply for CHIP during Open Enrollment, or within 45 days of a Qualifying Life Event that would allow enrollment outside of Open Enrollment, or within 30 days of a new employee's date of employment.

4. If I apply for CHIP this year, do I have to reapply next year?

Yes. Enrollment in PEEHIP CHIP is effective for the plan year only. Recertification and re-enrollment is required annually during Open Enrollment. This program will not automatically renew each year without a new application.

5. How do I apply for CHIP? Which form do I submit?

A member must complete the [CHILDREN'S HEALTH INSURANCE PROGRAM APPLICATION \(CHIP\)](#) and return the form to the PEEHIP office within 30 days of his or her employment date or before August 31 if during the Open Enrollment period. The application must be accompanied by a complete, signed copy of the member's latest Federal Income Tax Return and copies of all pertinent W-2s and 1099s. If the member is married but filed a separate return, a copy of the spouse's latest Federal Income Tax Return and all pertinent W-2s and 1099s is required.

6. Will I get a different insurance card for my children who are covered under CHIP?

Yes. CHIP has a different group number (# 81000) than the PEEHIP Hospital Medical Plan (#14000).

7. Does CHIP provide dental and vision benefits?

No. Dental, vision and maternity benefits are not provided under CHIP.

8. Is Blue Cross the administrator for CHIP?

Yes. Please note that prescription drugs are also processed through Blue Cross and not through Express Scripts.