

New Opportunities & Changes in the Children's Health Insurance Program (CHIP)

The Federal Health Care Reform legislation now allows public education employees as well as state employees to participate in the ALL Kids program. Therefore, PEEHIP will no longer offer a CHIP Program as of April 1, 2011. **Dependent children who are currently covered under PEEHIP CHIP must have their parent or guardian**

PEEHIP mailed a letter and an ALL Kids application to all members affected by this change.

Q: What is the ALL Kids Program?

A: ALL Kids is a low-cost, comprehensive health care coverage program for children under age 19. Eligibility is based on several factors including income and family size (see chart below). Eligible children

must be under age 19 and not eligible for Medicaid. The yearly premium is either \$50 or \$100 per child per year with a maximum of \$150 or \$300 per family. Copays are low, ranging from \$1 to \$20. 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. Members are eligible to use the Blue Cross approved providers.

Q: My child is not enrolled in CHIP, but I meet the ALL Kids eligibility requirements. Can I enroll my child or children in ALL Kids?

A: Yes. PEEHIP strongly encourages our members to take advantage of this great opportunity to enroll their eligible dependent children in the ALL Kids program. Members who have dependent children NOT enrolled under PEEHIP CHIP but who are enrolled under PEEHIP hospital medical coverage may request to enroll their eligible children in ALL Kids. To enroll, please contact ALL Kids at 888.373.KIDS (5437) or go online at www.adph.org/allkids to complete the enrollment application. **Note:** If you enroll your child in ALL Kids, you may continue your family PEEHIP hospital medical coverage even if you have other dependents enrolled on your coverage such as a spouse. Between April 1, 2011, and September 30, 2011, ALL Kids will waive the three-month waiting period for voluntarily dropping coverage for public education and state employees as long as there is no waiting list. ■



complete an ALL Kids application and submit it to the ADPH prior to April 1, 2011, to apply for coverage. Each new enrollee will receive an ALL Kids ID card with a new contract number to replace the existing PEEHIP CHIP ID card.

Monthly Gross Income Guidelines for Medicaid and ALL Kids

Family Size	Children Under 6 Years		Children Ages 6-18 Years	
	Medicaid	ALL Kids	Medicaid	ALL Kids
1	0 - \$1,207	\$1,208 - \$2,723	0 - \$908	\$909 - \$2,723
2	0 - \$1,631	\$1,632 - \$3,678	0 - \$1,226	\$1,227 - \$3,678
3	0 - \$2,054	\$2,055 - \$4,633	0 - \$1,545	\$1,546 - \$4,633
4	0 - \$2,478	\$2,479 - \$5,588	0 - \$1,863	\$1,864 - \$5,588
5	0 - \$2,901	\$2,902 - \$6,543	0 - \$2,181	\$2,182 - \$6,543

An IMPORTANT NOTICE from



The Rules Have Changed for
STATE and EDUCATION
employees!

Your children may now be
eligible for ALL Kids.

Before now, federal rules excluded dependents of public employees from participating in a Child Health Insurance Program (CHIP). In 2010, Congress changed that rule to allow states to request that public employee dependents be allowed to enroll in a CHIP program. Alabama made that request and has now received approval to begin enrollment of dependents of state and public education employees in ALL Kids, Alabama's CHIP program.

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
- Not covered by or eligible for Medicaid
- Not a resident in an institution
- Within the income ranges established for participation (see guidelines below)
- 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, since 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 now!

If your child is eligible for ALL Kids, you will be notified and your child's state employee (SEHIP) or public education (PEEHIP) coverage will be canceled. **For more information about ALL Kids, go to www.adph.org or call 1-888-373-KIDS (5437).**

How to Apply:

- Complete an application on-line at www.adph.org or download a paper application from our website. You may also call 1-888-373-5437 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, and their SEHIP or PEEHIP coverage is being cancelled, or
 - your child is under income and your application is being forwarded to Medicaid, or
 - your child is over income or not otherwise eligible.

Monthly Gross Income Guidelines for Medicaid and ALL Kids	Family Size	Children Under 6 Years		Children Ages 6-18 Years	
		Medicaid	ALL Kids	Medicaid	ALL Kids
	1	0-\$1,207	\$1,208-\$2,723	0-\$908	\$909-\$2,723
	2	0-\$1,631	\$1,632-\$3,678	0-\$1,226	\$1,227-\$3,678
	3	0-\$2,054	\$2,055-\$4,633	0-\$1,545	\$1,546-\$4,633
	4	0-\$2,478	\$2,479-\$5,588	0-\$1,863	\$1,864-\$5,588
	5	0-\$2,901	\$2,902-\$6,543	0-\$2,181	\$2,182-\$6,543

*These are only guidelines, some deductions may be applied. Only the income from the legal parents and applying child(ren) will be counted.

Frequently Asked Questions

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 healthcare 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 co-pays 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 SEHIP and PEEHIP, plus, there will be a small premium for ALL Kids, per child. Co-pays 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 only 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 voluntarily dropping coverage be waived? For children of State and Public Education Employees, the three month waiting period will be waived beginning April 1, 2011 and will last through September 30, 2011 as long as there is no waiting list in ALL Kids.

I am a state employee, but my children are covered under my spouses insurance, can we drop that coverage? Yes, if approved for ALL Kids prior to September 30, 2011. After this date, the three month waiting period will apply.

I am a state employee, but my child lives with my ex-spouse, can I apply for coverage for my child? No, the parent that the child lives with must make the application.

Should I go ahead and drop my child's health insurance coverage? No. Submit an application to ALL Kids to determine eligibility first.

Where can I get an application? Apply online at www.adph.org! It's fast and easy. The online application has an electronic signature and in most cases there is no need to send in any paper documentation. You can also download a paper application from the ALL Kids website or call 1-888-373-KIDS(5437) and an application will be mailed to you.

Still have questions? Visit our website at www.adph.org or call 1-888-373-KIDS (5437).