

# Quality Health Insurance for Texas Children

Did you know that approximately 1.4 million Texas children lack health insurance?

- Almost 90% of these children live in families where at least one parent is working full-time
- Texas has the highest rate of uninsured children in the nation, 21.6% of children lacking coverage
- Of these 1.4 million children, approximately 700,000 are eligible for but not enrolled in health coverage

## Good News: Help is Available!

A FREE application can determine placement into one of 3 children's health insurance programs:

1. **Children's Medicaid:** A comprehensive health insurance program for children age 18 and under in families earning up to 100% of the federal poverty level—a household income of up to \$20,650 a year for a family of 4. **Coverage must be renewed every 12 months.**
2. **Traditional CHIP:** Designed for families earning too much to qualify for Medicaid, but too little to afford private insurance. CHIP covers children age 18 and under in families earning up to 200% of the federal poverty level—a household income of up to \$41,300 a year for a family of 4. **Coverage must be renewed every 12 months.**
3. **CHIP Perinatal Program:** Designed for pregnant women in CHIP income-eligible families to cover prenatal care services relating to the unborn child. **No documentation required for the mother. Coverage period is 12 months.**

## What are the Benefits?

- **Children's Medicaid and Traditional CHIP** include regular check-ups, doctor visits, dental care, eye exams and glasses, immunizations, prescriptions and medical supplies, hospital services, mental health and specialty care, X-rays, labs and hospice.
- **CHIP Perinatal** includes basic prenatal benefits.

## What's the Cost?

- **Medicaid** is FREE for qualifying families and requires **no monthly premiums or co-payments.**
- **Traditional CHIP** requires that **parents contribute** to the cost of covering their children on a sliding-scale based on income, assets and family size. Parents pay an enrollment fee of \$50 OR LESS once every 6 months, in addition to modest co-pays for doctor visits and other services.
- **CHIP Perinatal** requires no fees for clients. Household up to 200 percent of the FPL

## Who Can Apply?

- **Both Legal Permanent Resident and U.S. citizen children can qualify for Medicaid and Traditional CHIP, regardless of parent residency status.** Undocumented parents CAN SAFELY APPLY for health insurance for their children without being fearful of deportation or penalty with residency. CHIP and Medicaid DO NOT SHARE any information with the U.S. Bureau of Citizenship and Immigration Svc.
- **Pregnant women can safely apply for CHIP Perinatal coverage for their unborn child, regardless of documentation.**

**Apply Today: Call 1-877-KIDS NOW (1-877-543-7669) or visit [www.CHIPmedicaid.org](http://www.CHIPmedicaid.org)**

This information is brought to you by Children's Defense Fund Texas, a non-profit organization dedicated to the health and well-being of Texas children 1-877-664-4080 or [www.cdf-texas.org](http://www.cdf-texas.org)

Rev: 9/24/2010