

# Maryland Children's Health Program (MCHP)

## MCHP Premium

### Overview

**MCHP Premium** is low cost health coverage for uninsured children under the age of 19 in families with income above 200% at or below 300% of the federal poverty level (FPL). MCHP Premium provides access to health coverage through *HealthChoice*, the Maryland Managed Care Program, for a modest monthly premium.

### Questions and Answers

#### Who is eligible?

Those eligible for MCHP Premium are:



- Not eligible for Medicaid or MCHP
- Children up to age 19 currently without health insurance coverage
- Willing to pay \$41.00 or \$52.00 per family monthly
- Meets the income guidelines listed below

Family Size	Maximum Family Income Limit, Effective July 1, 2004	
	Children above 200% through 250% FPL	Children above 250% through 300% FPL
1	\$ 23,275	\$ 27,930
2	\$ 31,225	\$ 37,470
3	\$ 39,175	\$ 47,010
4	\$ 47,125	\$ 56,550
5	\$ 55,075	\$ 66,090
For each additional family member add →	\$ 7,950	\$ 9,540
You Pay →	<b>\$41</b>	<b>\$52</b>

#### Who can enroll in MCHP Premium?

- Children in families whose income is between 200% and 300% FPL can enroll in MCHP Premium for a monthly fee of \$41.00 or \$52.00.
- MCHP is open to new applicants with family incomes as listed above effective July 1, 2004.

#### How do I apply?

In order to apply for MCHP Premium, you must:

1. Submit a MCHP application to the Local Health Department or Department of Social Services for consideration; and
2. On the application, indicate your willingness to contribute to the cost of your child's health coverage by answering, "yes" to question number 6.

## What are the benefits?

### **Benefits for children include:**

Doctor Visits (well and sick care)  
Hospital Care  
Lab Work and Tests  
Dental Care  
Vision Care  
Immunizations (shots)  
Prescription Medicines  
Transportation to Medical Appointments  
Mental Health Services  
Substance Abuse Treatment

## How do I enroll?

- After you have paid your month's premium, you will be mailed an enrollment packet with instructions about how to enroll in a *HealthChoice* Managed Care Organization (MCO).

## To enroll into *HealthChoice*,

- Find out from your doctor which MCO plans they accept;
- Pick a MCO and primary care doctor to provide your care. If you do not pick a MCO, the state will pick one for you;
- Inform *HealthChoice* which MCO and doctor you have selected;
- Contact the doctor for an appointment.

## How do I keep my children's coverage current?

- Pay the monthly premium on time.
  - Each month you will receive a bill in the mail. Your child's coverage will end if you do not pay the monthly premium.
- Complete the annual renewal application on time.
  - You will get a renewal application in the mail about 60 days before the end of your child's eligibility period. Complete the application and send it to your local health department.
- Keep your address current.
  - If you are planning to move, please contact your caseworker at the MCHP Premium Case Management Unit immediately.

## How can I obtain more information?

To assist you in obtaining more information, you may contact:

### **MCHP Premium Case Management Unit**

(410)-767-6883 or 1(866) 269-5576

### **DHMH MCHP Hotline**

(800) 456-8900

### **TDD for the Disabled**

(800) 735-2258

## Information For Medical Providers

### What can providers do to help patients who might qualify for MCHP or MCHP Premium?

- Inform your patients about MCHP and MCHP Premium and encourage them to apply if they think they may be eligible, or if there are older siblings in the family who may qualify;
- Make brochures, fact sheets and the application form available to anyone who needs health insurance. These materials can be obtained from the Local Health Departments;
- Tell your patients all of the MCOs with which you participate. Explain to your patients that they need to choose a MCO and you as their primary care provider when they enroll.
- Urge your patients to keep their addresses up to date with you and their Local Health Department; and
- Primary Care Providers should always check the Eligibility Verification System (EVS) to obtain their patients' MCO and eligibility status at the time of appointment. The number to call is (800) 492-2134 or (410) 333-3020.