

West Virginia



NEW INCOME GUIDELINES

Effective: March 1, 2006 - February 28, 2007

WVCHIP is a low cost health care plan for children and teenagers of working families. There is no cost to apply and no premiums or deductibles to pay. CHIP covers services important to growing children, such as check-ups, vision and dental services, immunizations, hospital visits, prescription drugs and more.

Who Qualifies for WVCHIP?

◆ **Age** - Children under age 19.

◆ **Income** - Qualifying income is based on the family's monthly or yearly gross income (before taxes) and family size. A family consists of a child or children and their natural or adoptive parents living together in the same home. (Step-parents and grandparents in the home are not counted, unless they have adopted the child). Expectant children can be applied to the family size.

Applicants can qualify for several income deductions. This could help a family qualify for CHIP if their family income is above the maximum limit.

Family Size	Monthly Maximum Income	Yearly Maximum Income
2	\$2,220	\$26,400
3	\$2,767	\$33,200
4	\$3,334	\$40,000
5	\$3,900	\$46,800
6	\$4,467	\$53,600

Co-Payments - There is not a co-pay on preventive care, dental, vision or generic prescriptions. Higher income families will be responsible for co-pays on inpatient services, outpatient procedures, non-well visits and emergency room visits. All members will be subject to a co-pay on brand name prescriptions. Co-payments will be required until maximum limit has been met for the year.

◆ **Insurance** - If your child is covered by another health insurance plan, or was covered at any time during the past six months, the child may not be eligible. Call about CHIP's insurance exceptions.

For more information, an application or to apply by phone ...

Call the CHIP Helpline at 1-877-982-2447 (Translation Services Available)

You can also apply for WVCHIP online!

Apply online at www.wvinroads.org in the convenience of your own home, or from a library, health care clinic or hospital -- any place that has Internet access.