

# CHIP and Medicaid

## Low Cost or Free Children's Health Insurance



Children's Defense Fund

### Did You Know?

- Texas has the highest rate of uninsured children in the nation, with 1 in every 5 lacking coverage.
- Nearly 90% of uninsured children have at least one working parent, but private health insurance is too costly, averaging over \$900 a month for family coverage according to the Texas Dept. of Insurance
- Of the 1.4 million uninsured Texas children, more than half are eligible for but not enrolled in CHIP or Medicaid

### The Good News: Help is Available through CHIP and Medicaid!

CHIP and Medicaid provide low-cost or free health coverage for uninsured children in low-income working families

- **Children's Medicaid:** A health insurance program for children in low-income families from birth through 18. Coverage must be renewed every 6 months.
- **The Children's Health Insurance Program (CHIP):** CHIP is designed for families earning too much to qualify for Medicaid but too little to afford private insurance. A family of four can earn up to \$40,000 a year and qualify. Children are covered from birth through 18. Coverage must be renewed every 6 months.

### Benefits:

Both programs cover check-ups and doctor visits, dental exams, eye exams and glasses, immunizations, prescriptions, medical supplies, hospitalization, mental health and specialty care, x-rays, lab tests and hospice.

**DENTAL, VISION, MENTAL HEALTH & HOSPICE have recently been restored to the benefits package!**

### Cost to Families:

- **Medicaid** is a free program and requires no monthly premiums or co-pays for doctors, eyeglasses or prescriptions.
- **CHIP** requires parents to contribute to the cost of covering their children on a sliding scale based on income.

**Premiums have been reduced! Families pay no more than \$50 EVERY SIX MONTHS to insure all their children!**

### Why Invest in Children's Health Insurance?

- Texas receives \$2.63 in federal matching funds for every \$1 invested in CHIP and \$1.54 for every \$1 invested in Medicaid.
- Children without health coverage often go to crowded emergency rooms for care, which is harmful for children and costly for local taxpayers. According to the Harris County Hospital District, the cost of a

preventive visit for a mild asthma attack is \$94 to \$103. If the child is untreated and is hospitalized for a serious asthma attack for three days - the average stay - the cost is \$9,209.

### **Applying is Easy!**

CHIP/Medicaid is a simple mail-in application. All that's required is one proof of income.

To apply, call 1-800-647-6558 or visit [www.CHIPmedicaid.org](http://www.CHIPmedicaid.org)

For more information contact Children's Defense Fund – Texas, 1-877-664-4080 or visit [www.cdf-texas.org](http://www.cdf-texas.org)

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