

California's Family Health Insurance Programs

Program	Eligibility	Services Covered	Cost to Participate
<p><b>Medi-Cal for Children</b></p> <p>California's Medicaid program guarantees coverage of a specified set of benefits for all children who meet its eligibility and income requirements.</p>	<ul style="list-style-type: none"> <li>• Income requirements: Up to 200% FPL for age 0 – 1; up to 133% FPL for age 1 up to 6; up to 100% FPL for age 6 – 19.</li> <li>• U.S. citizen or legal resident and a California resident.</li> <li>• Undocumented and certain other immigrants may still receive emergency and pregnancy-related services if a California resident.</li> </ul>	<p>Comprehensive health – including inpatient/outpatient, preventive care, prescription drugs, lab – and dental, vision, mental health and substance abuse services.</p>	<p>No cost.</p>
<p><b>Healthy Families</b></p> <p>California's version of the State Children's Health Insurance Program (SCHIP) provides subsidized insurance for children in families with incomes up to 250 percent of FPL and not eligible for no-cost Medi-Cal. The program is administered at the state level by the Managed Risk Medical Insurance Board (MRMIB).</p>	<ul style="list-style-type: none"> <li>• Income requirements: 200 – 250% FPL for age 0 – 1; 133 - 250% FPL for age 1 up to 6; 100% - 250% FPL for age 6 – 19.</li> <li>• Not eligible for no-cost Medi-Cal.</li> <li>• U.S. citizen or legal immigrant (some exceptions granted) and a California resident.</li> <li>• Without job-based coverage for 3 months prior to applying for the program.</li> </ul>	<p>Comprehensive health, dental, vision, mental health and substance abuse services.</p>	<ul style="list-style-type: none"> <li>• \$4 to \$9 per month per child; maximum \$27 monthly premium.</li> <li>• \$5 co-pay on some non-preventive services.</li> </ul>

<p><b>Child Health and Disability Prevention (CHDP)</b></p> <p>CHDP is administered by the state and counties and provides free services to low-income children and youth for early detection and prevention of disease and disability. CHDP became a gateway to Medi-Cal and Healthy Families in July 2003 with an automated application initiated by the CHDP provider that provides up to 60 days full scope Medi-Cal coverage. There are no immigration requirements for this temporary Medi-Cal benefit period. However, children already enrolled in Medi-Cal with limited scope benefits due to their immigration status are not eligible for temporary full-scope coverage.</p>	<ul style="list-style-type: none"> <li>• Up to 200% FPL for age 0 – 19 and not receiving full scope Medi-Cal; and 0 – 21 for Medi-Cal enrolled children.</li> <li>• Coverage provided for income-eligible child regardless of immigration status. Applicants are not asked to provide social security numbers or immigration status information.</li> </ul>	<p>Preventive care exams, medical office visits for hearing test, nutrition, growth/dental assessments, and immunizations. Diagnosis, treatment and support services for conditions found in exams.</p>	<p>No cost.</p>
<p><b>CCS (California Children’s Services)</b></p> <p>Administered by the state and counties, CCS provides for</p>	<ul style="list-style-type: none"> <li>• Children, age 0 – 21, who have chronic and/or serious health problems with family income under \$40,000 <u>OR</u> out of pocket</li> </ul>	<p>Treatment and case management services, including physician services, hospital care, laboratory work, x-rays, rehabilitation services, pharmaceuticals, and</p>	<p>Family may have some financial obligation; \$25 processing fee.</p>

<p>medical care for eligible, low-income children who have serious medical problems, including acute injury and illness, genetic diseases, chronic conditions or physical disabilities, congenital defects and major injuries due to violence and accidents.</p>	<p>medical expenses expected to be more than 20% of family income.</p> <ul style="list-style-type: none"> <li>• Children who have Healthy Families or no share of cost Medi-Cal may be eligible for CCS coverage.</li> <li>• California resident.</li> </ul>	<p>equipment.</p>	
<p><b>Access for Infants and Mothers (AIM)</b></p> <p>Administered by the state and counties, CCS provides health coverage to pregnant women and their infants with family income between 200-300% FPL.</p>	<ul style="list-style-type: none"> <li>• Pregnant women not more than 30 weeks pregnant and their newborns up to age two with a total family income of 200-300% FPL.</li> <li>• Babies born to moms enrolled in AIM are eligible for enrollment in Healthy Families.</li> <li>• No private health insurance unless it has no maternity coverage or maternity deductible is &gt;\$500.</li> <li>• Not currently receiving coverage through no-cost Medi-Cal.</li> <li>• Resident of California for six months prior to applying.</li> </ul>	<p>Prenatal visits; hospital delivery; comprehensive health care for the mother through 60 days after pregnancy; full health care coverage for infant up to age 2</p>	<ul style="list-style-type: none"> <li>• 1.5% of total family income up to child's 1<sup>st</sup> birthday; \$50 in child's 2<sup>nd</sup> year (with proof of immunization).</li> <li>• \$50 application fee.</li> </ul>

<p><b>CaliforniaKids</b></p> <p>Provides low-cost primary health care coverage for uninsured children 2 – 18.</p>	<ul style="list-style-type: none"> <li>• Up to 250% FPL for age 2 - 18; up to 300% FPL for foster children age 18-19.</li> <li>• Coverage provided to income-eligible children who do not qualify for full-scope Medi-Cal or Healthy Families, regardless of immigration status. Families are not required to provide social security numbers or immigration status information.</li> </ul>	<p>Preventive and primary care services; medical office visits; dental and vision care; prescription drugs, mental health services, and needed lab tests. No coverage for hospitalizations or major surgery.</p>	<ul style="list-style-type: none"> <li>• Monthly premiums of \$25 per child</li> <li>• Co-payments range from \$5-\$10 for each service.</li> </ul>
<p><b>Kaiser Permanente Cares for Kids Child Health Plan</b></p> <p>Provides health care coverage for uninsured children who are not eligible for Medi-Cal, Healthy Families, or employer coverage.</p>	<ul style="list-style-type: none"> <li>• Age 0-19: 250-300% FPL</li> <li>• Not eligible for Medi-Cal and Healthy Families and uninsured for at least 90 days.</li> <li>• Families are not required to provide immigration status information; social security numbers are optional on the application.</li> </ul>	<p>Preventive, primary and specialty care, vision, prescription drugs, mental health and substance abuse services, hospital services, lab tests, and dental services.</p>	<ul style="list-style-type: none"> <li>• Monthly premiums are \$8 - \$15 per child, depending on family income. Maximum of \$45 per month per family.</li> <li>• Co-payments of \$5-\$10 for most services.</li> </ul>