



## Child Health Plan *Plus* Family Fact Sheet

### What is Child Health Plan *Plus* (CHP+)?

CHP+ is a low-cost health insurance for Colorado children and pregnant women. CHP+ is for working families who make too much to qualify for Medicaid but not enough for private health insurance.

### Health services include:

- Well-child check ups
- Physicals
- Immunizations (shots)
- Doctor visits and sick care
- Hospitalization and hospital services
- Mental health services
- Vision care and glasses
- Hearing aids
- Prenatal and postnatal care
- Prescriptions (medicine)
- Dental care (for children only)

### Who is eligible?

- Children ages 18 and under.
- Children who do NOT have Medicaid or any other health insurance.
- Children who live in Colorado and are US citizens or legal permanent residents for at least 5 years. (Refugees, Deportees, Asylees, Cuban or Haitian entrants and victims of trafficking are exceptions to the 5 year rule.)
- Parents' citizenship / residency status is not considered when determining CHP+ eligibility for children.
- Children cannot have access to State employee health insurance, (e.g. a parent is a Colorado State employee).
- Pregnant women ages 19 and older who live in Colorado, do not have Medicaid, or other health insurance, or access to State employee health insurance, and are U.S. citizens or legal permanent residents for at least 5 years.
- There are also financial qualifications that must be met. To learn more, a family can call 1-800-359-1991 or visit [www.CHPplus.org](http://www.CHPplus.org).

### What does CHP+ cost?

- Cost depends on family size and income. Some families may pay nothing or must pay \$25 to enroll one child or \$35 to enroll two or more children each year.
- If an enrollment fee is due, it must be paid before the child is enrolled.
- Co-payments of \$2 and \$5 for health and dental services may also be required.
- There is no enrollment fee or co-pay for prenatal care; non-pregnancy related services may have a co-pay.

CHP+ April 1, 2008 – March 31, 2009 Maximum Income Levels			
FAMILY SIZE	MONTHLY INCOME	WEEKLY INCOME	HOURLY WAGE
1	\$1,777	\$411	\$11
2	\$2,392	\$553	\$14
3	\$3,007	\$695	\$18
4	\$3,622	\$837	\$21
5	\$4,237	\$979	\$25
6	\$4,852	\$1,121	\$29

Certain expenses such as childcare, medical costs, adult health insurance premiums, child support and alimony payments may be deducted from a family's gross income. This means that families may make more money and still qualify for CHP+.

### How does a family apply?

- The CHP+ application is available in English and Spanish online at [www.CHPplus.org](http://www.CHPplus.org) or by calling 1-800-359-1991.
- If you have questions on how to fill out the application, call CHP+ customer service 1-800-359-1991 or to find a local application assistance site, log on to [www.CHPplus.org](http://www.CHPplus.org) and click on the CBO Site list link on the *Outreach* page.
- Spanish-speaking counselors are available.
- You must include proof of income, from the same month, for all working household members 19 and over.
  - At least one paycheck stub with a pay date in the previous or current month; **OR**
  - Employer letter stating the exact gross income from previous month, or exact hourly wage, hours worked, how often paid and date of last paycheck; **OR**
  - If self-employed, complete the self-employment ledger section or include a profit and loss statement for either the current or previous month.
- Additional documents may be required. Call 1-800-359-1991 for more information.
- Mail the complete application with all the required documents to CHP+, P.O. Box 929, Denver, CO 80201.

### Other important facts:

- CHP+ insurance for children lasts 12 months from date of application (unless the family's income changes, such that it makes the child eligible for Medicaid).
- Applicants wishing to renew their coverage must do so every 12 months. A reenrollment packet (Statement of Facts) will be mailed to you, return it to CHP+ as soon as possible.
- CHP+ Prenatal Care Program insurance lasts up to at least 60 days after the pregnancy ends.
- Pregnant women must report the birth of their baby to CHP+ right away; anyone can report the birth.
- Bring your insurance card to every doctor's visit.
- Do not go to a dentist until you receive your membership card from Delta Dental; dental coverage does not begin at the same time as medical coverage.
- Know what is covered and what is not before getting health services.
- If your address changes, call CHP+ toll-free at 1-800-359-1991.
- If you want to change your doctor, call your HMO.