

7.14 SPECIFIC WV CHIP REQUIREMENTS

The information in this Section parallels the information in Chapter 16, which contains the requirements specific to Medicaid. Item A describes the criteria for WV CHIP children. Sections B and C describe the similarities and differences between requirements for WV CHIP and other Medicaid coverage groups.

A. REQUIREMENTS FOR WV CHIP CHILDREN

Income: 200% FPL Assets: N/A
No Spenddown Provision

NOTE: See item E below, WV CHIP Premium Expansion. When a family's countable income exceeds 200% FPL, but is less than or equal to 220% FPL, the child may qualify for CHIP coverage with a premium payment.

NOTE: If a child is receiving inpatient services on the date he would lose eligibility due to reaching the maximum age, eligibility must continue until the child is discharged.

A child is eligible as a WV CHIP child, when all of the following conditions are met:

- The child is not yet age 19, regardless of school attendance or course completion date. Emancipation of the child, by marriage or other means, does not impact eligibility as long as the individual falls in the eligible age range. A child does not lose WV CHIP eligibility due to reaching age 19 until the end of the month in which he attains that age. A child who attains age 19 on the first day of the month retains eligibility until the end of that month.
- Countable family income, determined according to Section 7.10, is equal to or less than 200% FPL. See Appendix A of Chapter 10 for the maximum income limits.

NOTE: See item E below, WV CHIP Premium Expansion. When a family's countable income exceeds 200% FPL, but is less than or equal to 220% FPL, the child may qualify for CHIP coverage with a premium payment.

- The child is not an inmate of a public institution.
- The child is not a patient in an institution for mental diseases.
- The child meets the Medicaid citizenship and alien age requirements found in Chapter 18.

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- At the time of application or redetermination, the child is not **financially** eligible for any Medicaid coverage group. The child, the parent(s), or other adult with whom the child lives may not choose for the child to receive WV CHIP instead of Medicaid. However, the child/parent(s)/adult(s) may choose at any time to refuse Medicaid coverage.

NOTE: A child who is otherwise eligible for Medicaid, but who fails to meet a non-financial Medicaid eligibility requirement such as documentation of citizenship or cooperation in pursuing medical support, does not qualify for WV CHIP.

- The child is not eligible for a state group health plan based on a family member's employment with a public agency. This includes, but is not limited to, county and municipal employees and school board employees. This requirement is based on eligibility for such coverage, not on the receipt of it. PEIA, including HMO coverage, is a state group health plan, so the children of WV State employees are not eligible for WV CHIP.

NOTE: This requirement does not apply if the public agency contributes less than \$10 more per family, per month toward the cost of dependent coverage, than their contribution toward the cost of covering the employee only.

EXAMPLE: A client has PEIA through the county agency for which he works. The county agency pays \$25 toward the cost of his insurance. If he adds his son to his insurance, his employer pays \$30 (\$25 for him and \$5 additional for family coverage) toward the cost of his family insurance. The insurance is available and his son is eligible, but the employer pays less than \$10 more toward the cost than they pay for the client's insurance alone. If otherwise eligible, the child is eligible for CHIP coverage.

- The child does not have individual or group health insurance coverage. See "Definitions" section in Appendix A for information related to this provision. Most children with health coverage will not qualify for WV CHIP.

NOTE: A child who starts receiving health insurance coverage after WV CHIP approval loses WV CHIP coverage prior to the expiration of the current 12-month continuous eligibility period.

NOTE: See item D,2 below when the child is covered by a non-custodial parent's insurance in another state or in a non-accessible geographic area in WV.

- Although a SSN must be provided for the WV CHIP child, approval is not delayed pending receipt of the number or verification of an application for one. Instead, when the applicant child does not have an SSN, the Worker approves the AG without one. The WV CHIP staff follows up with the family to make sure an SSN is obtained and notifies the Worker to add the number.
- Individual or group health insurance coverage for the child has not been voluntarily terminated, without good cause, in the month of application or in the 6-month period immediately preceding the month of application. **See “Definitions” section in Appendix A.**

Policy and procedures for determining good cause for terminating health insurance coverage are found in Item D below.

NOTE: Failure to accept available health insurance coverage does not affect WV CHIP eligibility, except for public employees who are receiving or eligible to enroll in PEIA. This requirement **applies** only **to** persons who drop out of an existing program.

A WV CHIP child must not be required to have an AFDC Medicaid deprivation factor or to live with a specified relative. There is no asset test for such children.

B. MEDICAID REQUIREMENTS APPLICABLE TO WV CHIP

The policy listed below is the same for WV CHIP as for Qualified and Poverty-Level children.

Consideration for all Medicaid groups must be made prior to closure of WV CHIP. See Section 16.3,A

C. MEDICAID REQUIREMENTS THAT ARE DIFFERENT FOR WV CHIP

The policies listed below do not apply to WV CHIP or there is a difference in application of the policy.

1. Special Drug Approval

This does not apply to WV CHIP.

2. Relationship With CSHCN

This does not apply to WV CHIP.

3. Assignment Of Medical Support Rights

There is no requirement for the family to assign medical support rights to the Department.

4. Certificate Of Coverage When WV CHIP Coverage Ends

The Worker is not required to issue an DFA-HIP-1 to the family. This is a responsibility of the WV CHIP staff.