

allowed for Medicaid. The only instances of backdated coverage are identified in Section 7.14,C. In no case may the beginning date of WV CHIP coverage be earlier than the month following the beginning implementation date of the program.

#### D. REDETERMINATION SCHEDULE AND SPECIAL PROCEDURES

The redetermination notice is mailed on the 3<sup>rd</sup> day of the 11<sup>th</sup> month of eligibility and is due by the 3<sup>rd</sup> day of the 12<sup>th</sup> month.

**NOTE:** The passive redetermination process is alternated with the redetermination process described in Section 1.9,R. Either redetermination process may be completed online by use of inROADS.

WV CHIP uses a passive redetermination system using RAPIDS form number PRLA in alternating years. The form contains specific case information and asks the client to indicate any change in the information. If the form is returned and no change is indicated, the CHIP redetermination is processed. If there is a change indicated on the PRLA that is returned to the CSC, the PRLA is held in the CSC until the client submits the WV-KIDS-1 he requested from Calls Plus. If the client does not submit a PRLA which indicates no changes or does not return the WV-KIDS-1, WV CHIP eligibility is stopped after the 12-month period of continuous eligibility expires.

**NOTE:** A “change” for these purposes means a change in income or household members. These are the only changes that require completion of a WV-KIDS-1. Changes of address, phone number or other non-financial items must be changed in RAPIDS, but they do not require completion of a WV-KIDS-1.

When there is at least one WV CHIP child and one Medicaid child in the same home, action depends on the redetermination date. When both are due for redetermination in the same month, a passive redetermination is sent for the WV CHIP child and a WV-KIDS-1 is sent for the Medicaid child. If the passive redetermination form is not returned, but the WV-KIDS-1 is returned or the redetermination is completed online by using inROADS, the WV-KIDS-1 or online redetermination must be used for the WV CHIP redetermination. However, under no circumstances is the PRLA used for Medicaid.

When there is at least one WV CHIP child and one Medicaid child in the same home who are due for redetermination in different months, each program’s redetermination requirements must be met separately from the other.

See Appendix B for a chart showing the appropriate action, depending on the redetermination.

**NOTE:** See Section 7.14,E for procedures regarding WV CHIP Premium Expansion coverage.

E. CLIENT NOTIFICATION

RAPIDS automatically sends a notice to the child's household mailing address when:

- A WV CHIP **application** is approved **or denied**;
- Eligibility for a WV CHIP child continues at redetermination; or
- A child loses WV CHIP eligibility.

The 13-day advance notice period described in Chapter 6 does not apply to WV CHIP. **However, a 10-day adverse notice period applies and benefits are continued, pending a hearing, when the AG requests a hearing within the advance notice period.**

Once the case is forwarded to Calls Plus (CP), CP is responsible for subsequent notification of WV CHIP approval and all matters related to medical coverage and payment of benefits.

**NOTE:** See Section 7.14,E for procedures regarding WV CHIP Premium Expansion coverage.

F. THE BENEFIT

The medical insurance card is produced and mailed to the client by Express Scripts. Only one card is produced for the 12-month eligibility period. The WV CHIP card is different from the Medicaid card produced by RAPIDS and cannot be replaced through RAPIDS by use of blank Medicaid cards or by a letter from the Department. When a replacement is necessary, the client must contact CP. If the client contacts the Department instead of the WV CHIP Office, he is referred to 1-877-WVA-CHIP or 1-877-982-2447 for a replacement. Once the case information is forwarded to CP, CP is responsible for subsequent notification of WV CHIP enrollment materials, such as benefit plan, welcome kit, rights and responsibilities, etc.

IS&C determines whether the client is subject to co-payments for certain medical services and prescriptions which are collected by the provider, based on whether the countable income is greater than 150% FPL. Since IS&C makes this determination, no indication of co-pay status appears in RAPIDS. The client must be referred to the WV CHIP Office for any questions concerning copayments.

**EXCEPTION:** Native American children are exempt from copayments. It is not necessary to verify race and the client's statement is accepted. The Worker must ensure the proper race code is entered in RAPIDS.

G. EXPEDITED PROCESSING

The policy in Section 1.9,O applies to WV CHIP.

However, the processing time may be extended for a maximum of 45 days from the date of application when all of the following conditions are met:

- The child has other health insurance coverage; and
- Medical providers who accept the insurance are geographically inaccessible to the client as described in Section 7.14,D; or
- The cost of insurance for the family is 10% or more of the family's gross annual income; and
- The applicant has indicated that the other health coverage for the child will be terminated; and
- The only reason the child is ineligible for WV CHIP is that he has other health insurance coverage.

This special procedure allows time for the family to terminate the other coverage and provide verification, if necessary, without having to reapply for WV CHIP. Eligibility may begin the first day of the month the health insurance is no longer in effect.