

APPENDIX A

DEFINITIONS OF INSURANCE FOR WV CHIP

Group Health Insurance Coverage: Health insurance coverage offered in connection with a group health plan.

Group Health Plan: An employee welfare benefit plan that provides medical care and services to employees or their dependents, as defined under the plan, directly or through insurance, reimbursement, or otherwise.

Health Insurance Coverage: Benefits consisting of medical care, provided directly, through insurance or reimbursement, or otherwise, and including items and services paid for as medical care under any hospital or medical service policy or certificate, hospital or medical service plan contract, or HMO contract, offered by a health insurance issuer.

Individual Health Insurance Coverage: Health insurance coverage offered to individuals. It does not include short-term, limited-duration insurance.

Medical Care: Amounts paid for any of the following:

- The diagnosis, cure, mitigation, or prevention of disease, or amounts paid for the purpose of affecting any structure or function of the body
- Transportation primarily for and essential to medical care
- Insurance covering medical care as defined above

Excepted Insurance Benefits: Benefits which do not affect WV CHIP eligibility, as follows:

- Coverage only for accident, or disability income insurance, or any combination of the two
- Coverage issued as a supplement to liability insurance
- Liability insurance, including general liability insurance and automobile liability insurance
- Workers' compensation or similar insurance
- Automobile medical payment insurance

- Credit-only insurance
- Coverage for on-site medical clinics
- Limited scope dental or vision benefits when offered separately from other insurance
- Benefits for long-term care, nursing home care, home health care, community-based care, or any combination of these **when offered separately from other insurance**
- Other similar limited benefits
- Coverage only for a specified disease or illness if offered as independent, noncoordinated benefits.
- Other benefits, similar to those above, under which benefits for medical care are **supplemental** or incidental to other insurance benefits **and are provided under a separate policy**

Creditable Insurance Benefits: Benefits which affect WV CHIP eligibility include, but are not limited to, the following:

- **A group health plan**
- **Health Insurance Coverage**
- **Medicare**
- **Medicaid**
- **CHAMPUS, CHAMPVA, Tricare or other health benefit plans for the United States uniformed services**
- **A medical care program of the Indian Health Service or of a tribal organization**
- **A state health benefits risk pool**
- **The Federal Employees Health Benefits Program**
- **A public health plan established or maintained by a state, county or other political subdivision of a state that provides health insurance coverage**
- **A health insurance benefits program for Peace Corps volunteers**