

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's 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 **3-month** period immediately preceding the month of application for WV CHIP or for WV CHIP Premium Expansion, in the month of application or the 12-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 a state health plan such as PEIA. This requirement applies only to persons who drop out of an existing program.

EXAMPLE: Mr. Hamilton works for Kroger and is eligible for individual or family health insurance coverage through his employer. He chooses not to enroll. Since he does not have access to a state health plan, his choice does not affect his children's eligibility for WV CHIP.

A WV CHIP child must not be required to have an AFDC Medicaid deprivation factor or to live with a specified relative.

NOTE: When one child's circumstances result in closure of the WV CHIP AG, other WV CHIP recipients, if otherwise eligible, continue to receive their 12-month period of continuous eligibility, unaffected.

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.

c. Follow-up Action

When the Worker is notified by WV CHIP staff that the insurance is geographically accessible, the potential for other good cause criteria is explored. If none of the good cause criteria is appropriate, the application is denied due to the child's having non-excepted health insurance coverage.

When the Worker is notified by WV CHIP staff that the insurance is geographically non-accessible, follow-up action depends on the state of residence of the non-custodial parent who is providing the coverage.

If the non-custodial parent is a WV resident, the Worker must notify the family that the sole reason for ineligibility is the non-excepted health insurance. The Worker must explain the coverage and allow the client to make a decision about the option. See item 2 above. If the client terminates the coverage, there is no **3-month** waiting period for establishing WV CHIP or 12-month waiting period for WV CHIP Premium Expansion eligibility.

If the non-custodial parent resides outside of WV, the child may receive both WV CHIP and the other health insurance coverage as long as it is non-accessible.

5. Other Good Cause Criteria

Other factors that are considered to be good cause for the termination of health insurance coverage are as follows:

- The employer terminates health insurance coverage.
- Health insurance coverage stops when the job is terminated by the employer.
- Loss of coverage for the child is due to a change in employment.

WV CHIP

- Loss of coverage was outside the control of the employee.
- A determination of good cause is made by the legal representatives of the Department of Administration. Referral for consideration is made automatically by the Hearings Officer after a negative Fair Hearing decision for the client.

E. WV CHIP Premium Expansion

House Bill 4021 established the WV CHIP Premium Expansion coverage group to expand the WV CHIP income levels to 220% of the Federal Poverty Level (FPL) effective January 1, 2007. Effective January 1, 2009, the WV CHIP Premium Expansion coverage group was further expanded to include gross income levels less than or equal to 250%.

1. Worker Action Required / Client Notification

When the WV CHIP application is denied solely for net income in excess of 200% FPL the child is evaluated for WV CHIP Premium Expansion. The data system totals the gross earned income and the gross unearned income of the IG and compares the result against the gross test in the last column in Appendix C. If the IG's total gross income exceeds 250% FPL, the applicant is denied. If the gross income test is met with gross income less than or equal to 250% FPL, income disregards or deductions are applied. See Section 7.10,E. RAPIDS sends a report to WV CHIP staff to evaluate applicants for WV CHIP Expansion when the IG has total gross income less than or equal to 250% FPL but with net income in excess of 200% FPL.

NOTE: Verification of income is not required when the client states his income exceeds 250% FPL.

2. Premium Payment

The premium amount is based on the number of children approved for WV CHIP Premium Expansion coverage. The premium amount for one child is \$35 per month. The premium amount for two or more children is \$71 per month.

The initial premium payment must be made by check or money order. The payment is due by the 30th of each month.

NOTE: Premium payments must not be accepted by the local offices. The client is instructed by WV CHIP to mail payments to the WV Treasurer's Office with the appropriate payment coupon.