

WV CHIP

- The WV CHIP child's blood-related or adopted siblings who are under age 19, if living in the home with the child.

b. Procedure for Determining if the Criteria is Met

Below are the steps for determining if the family's health insurance cost equals or exceeds 10% of their total gross annual income.

Step 1: Add together all of the family's annual gross, non-excluded earned and unearned income.

Step 2: Multiply the total in Step 1 by 10% (.10).

Step 3: Determine the total annual cost of the family's health insurance coverage. Family insurance expenses for medical savings accounts, or for co-payments and deductibles, are excluded from this cost determination.

Step 4: Compare the Step 2 amount to the total cost of the family's annual health insurance premium in Step 3.

Step 5: If the family's annual health insurance cost in Step 3 equals or exceeds the amount in Step 2, good cause exists for dropping the health insurance. If the family's health insurance cost is less than the amount in Step 2, good cause does not exist for dropping the health insurance under this criteria.

STEP 6: If good cause exists, the family is eligible for WV CHIP and is notified.

4. Geographical Non-Accessibility

Good cause for dropping non-excepted health insurance coverage exists when:

- A child is covered under the insurance of a non-custodial parent; and
- The insurance services can only be accessed in another state, or in a geographical area in WV that is considered to be non-accessible.

WV CHIP

a. Definition of Non-accessible Benefits

Insurance coverage is considered non-accessible when the following travel times are exceeded:

Primary Care Physicians **60** minutes travel time from the client's residence to the site.

Hospitals, Specialists, Other Facilities **90** minutes travel time from the client's residence to the site.

b. Procedure For Determining Non-accessibility

WV CHIP staff at the State Office level have the primary responsibility of determining if this criteria is met, after referral from the Worker.

When the child is ineligible for WV CHIP due solely to having health insurance coverage and Worker believes that this criteria could be used to allow a child to become eligible for WV CHIP, he must forward the following information to the WV CHIP Office at wvchip@wvchip.org or (304) 558-2732:

- Name, birthdate, address of child
- Name of custodial parent
- Phone number of custodial parent
- Name of non-custodial parent who is carrying the insurance
- Name of insurance company
- Policy number
- Phone number of insurance company (if available)

After receiving this information, WV CHIP staff contacts the insurance company to learn if any of the covered medical services can be accessed in WV within the travel times listed above.

The Worker will be notified in writing whether or not the insurance is accessible and is to act on the basis of the information from WV CHIP staff.