

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 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.

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- 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 and ongoing** initial premium payment **may** be made by check or money order, **or online at www.chip.wv.gov**. **Continued participation in WV CHIP Premium Expansion requires payment of monthly premiums. Premiums are due by the 1st of the month to continue coverage for that 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 **or pay online**.

3. Beginning Date of Eligibility

Families eligible for WV CHIP Premium will be provided 2 coupons that reflect coverage start dates. Some families are eligible to backdate their beginning date of eligibility to the month of application. The start date on the coupon is the first date that the child(ren) may be enrolled in WV CHIP Premium. The family chooses the coupon with the start date they wish their child's enrollment to be effective, or if the same date on each coupon, select the coupon for either 1 month or 2 month's coverage.

NOTE: There is no redetermination for WV CHIP Premium Expansion coverage. The client must reapply after the 12-month financial eligibility period ends.

4. Changes in AG Circumstances

WV CHIP Premium Expansion recipients must report all changes in AG information, including, but not limited to income to the WV CHIP Helpline at 1-877-982-2447.