

7.1 INTRODUCTION

The WV Children's Health Insurance Program (WV CHIP), is administered through the Children's Health Insurance Agency within the Department of Administration. WV CHIP is a means-tested health insurance program for children from birth to age 19 for which the Department determines eligibility and provides information to WV CHIP for management.

Applications are received through the Federally-Facilitated Marketplace (FFM) or the Department or any entity approved to take application on behalf of the Department. Eligibility determination by the FFM or the Department are equally valid.

Eligible individuals are assigned to one of the following WV CHIP enrollment groups based on the **countable** income of the Income Group (IG): 1) WV CHIP Gold – up to 150% FPL with limited copayments; 2) WV CHIP Blue – over 150% FPL up to 211% FPL with full copayments; and, 3) WV CHIP Premium – over 211% FPL with monthly premiums and full copayments.

Even though some policies/procedures for WV CHIP are the same as those for Medicaid, medical coverage under WV CHIP is not Medicaid. WV CHIP policies/procedures have been placed in this Chapter to differentiate WV CHIP from Medicaid. The information in this Chapter is organized according to the general outline of the total Income Maintenance Manual. Where policies/procedures duplicate those for Medicaid, reference is made to the appropriate section.