

WV CHIP

NOTE: Any child who has access to insurance through a state health plan, including Public Employee Insurance Agency (PEIA), may now receive WV CHIP, if otherwise eligible and currently not enrolled. West Virginia has expanded coverage which allows WV CHIP to offer benefits to children of public employees having income of up to 300% of the Federal Poverty Level. Because of PEIA's open enrollment period, children can be evaluated for eligibility for WV CHIP beginning March 19 through April 30, 2014, and if otherwise eligible, will have coverage beginning July 1, 2014. Every year thereafter, the enrollment period will be March 1 through April 30. Due to IRS Section 125 rules regarding life-changing events, PEIA can only disenroll children during the program's open enrollment period that occurs April 1 through April 30 each year. The only exception is for new employees that have not yet enrolled in PEIA. New employees have 60 days from date of hire to enroll in PEIA. WV CHIP is not a secondary payer. **During this open-enrollment period, dual eligibility coding will exist in the state system for Medicaid and CHIP. Payments will be monitored via the CHIP and PEIA groups to ensure that dual payments will not exist. This occurs simply for the processing of the CHIP applications. The client must show an approval letter for CHIP coverage to be able to disenroll from active PEIA coverage.**

EXCEPTION: This requirement does not apply if the public agency contributes less than \$10 more per family, per month toward the cost of dependent coverage, than their contribution toward the cost of covering the employee only.

EXAMPLE: A client has PEIA through his employment at a county agency. The employer pays \$25 toward the cost of his insurance. If he adds his son to his insurance, his employer pays \$30 (\$25 for him and \$5 additional for family coverage) toward the cost of his family insurance. The insurance is available and his son is eligible, but the employer pays less than \$10 more to add the child than they pay for the client's insurance alone. If otherwise eligible, the child is eligible for WV CHIP coverage.

For WV CHIP purposes, a public agency is defined as having operations funded by state revenues that are in part, used to pay an employer's share of an employee's health care in a state health plan such as, but not limited to, PEIA.