

WV CHIP

- If dropped with good cause, the child, if otherwise eligible, may receive WV CHIP the month after the insurance is no longer in effect.

NOTE: The Worker must not advise a family concerning dropping a child's existing health insurance or about other health care provider choices.

- An applicant that indicates other insurance coverage on the date of application is denied WV CHIP unless the applicant indicates that coverage will terminate soon after application for good cause. If good cause is determined, the application is accepted and enrollment in WV CHIP occurs the 1st of the month after other coverage is terminated. If good cause is not met, the application is denied. If applicant is denied and reapplies for WV CHIP after other coverage is terminated, the application is approved and enrollment starts the first of the month of application.
- Financial eligibility is continuous for 12 months.
- Eligibility is not backdated up to 3 months as is permitted for Medicaid. The only instances of backdated coverage are identified in Chapter 7.14,C.
- Even though pregnancy services are not covered by WV CHIP, a pregnancy and birth of a child born to a woman receiving WV CHIP must be reported. Her newborn is a deemed WV CHIP eligible and eligible for 12 months of WV CHIP coverage without an application.
- The WV CHIP Helpline at 1-877-982-2447 is the contact for replacement of the medical insurance card or to answer questions about services and/or the level of coverage. The WV CHIP staff mails a "Summary Plan Description" to all WV CHIP eligibles upon approval.
- Copies of client Explanation of Benefits (EOB) are requested from the claims administrator at 1-800-356-2392. This number is also used for information about the status of medical claims or problems related to medical payments.
- The client's medical service providers must contact the WV CHIP Helpline for assistance or questions, instead of the Department.
- Failure to cooperate or accept BCSE services does not affect WV CHIP eligibility but is offered on a voluntary basis.