



### Health Insurance

Health insurance is available for most uninsured children under age 19, living in New York State under one of two programs: Medicaid or Child Health Plus. Almost all children are eligible, regardless of how much

your family earns or your child's immigration status.

Health insurance is available under Medicaid and Family Health Plus for most people aged 19 to 64, who have limited income and who are citizens or fall within one of many immigration categories. Also, for people who are age 65 or older, certified blind or certified disabled who have limited income and resources and who are citizens or who fall within one of many immigration categories, health insurance is available under Medicaid.

### What programs am I eligible for?

One application is used to apply for the following programs: Medicaid, Family Health Plus, Child Health Plus, and the Family Planning Benefit Program. Based on the information you give us, we will tell you which program you and/or your children may be eligible for.

### What services are covered?

Important services such as regular medical check-ups, prescription drugs, hospital care, eye exams, eyeglasses, mental health services, and much more are covered. Medicaid and Family Health Plus have an added guarantee for persons under the age of 21, that provides for all necessary treatment through the Child/Teen Health Program. There are no deductibles or co-payments for children's health insurance.

The chart below shows the amount of income (before taxes) at which you can get free or subsidized health insurance. For children under 19, if your income is more than these amounts, your child can get health insurance for a higher cost.

FAMILY SIZE	MONTHLY INCOME LIMITS			RESOURCE LIMITS
	ADULTS	CHILDREN UNDER AGE 19	PREGNANT WOMEN	PERSONS AGE 65 OR OLDER CERTIFIED BLIND OR CERTIFIED DISABLED ONLY
1	\$958	\$3,830	*	\$14,400
2	\$1,939	\$5,170	\$2,585	\$21,150
3	\$2,442	\$6,510	\$3,255	\$24,323
4	\$2,944	\$7,850	\$3,925	\$27,495
5	\$3,447	\$9,190	\$4,595	\$30,668
6	\$3,949	\$10,530	\$5,265	\$33,840
7	\$4,452	\$11,870	\$5,935	\$37,013
8	\$4,954	\$13,210	\$6,605	\$40,185

Note: Income levels change annually. This is just a guide. Adults without children may have a lower income level. \*Pregnant women count as 2 when determining family size.

2013 CHILD HEALTH PLUS PREMIUM LEVELS CHART \*

Family Size	Free Insurance	\$9 per Child per Month (max \$27)	\$15 per Child per Month (max \$45)	\$30 per Child per Month (max \$90)	\$45 per Child per Month (max \$135)	\$60 per Child per Month (max \$180)	Full Premium per Child
1	\$1,531	\$2,126	\$2,394	\$2,873	\$3,352	\$3,830	OVER \$3,830
2	\$2,067	\$2,870	\$3,232	\$3,878	\$4,524	\$5,170	OVER \$5,170
3	\$2,603	\$3,614	\$4,069	\$4,883	\$5,697	\$6,510	OVER \$6,510
4	\$3,139	\$4,357	\$4,907	\$5,888	\$6,869	\$7,850	OVER \$7,850
5	\$3,675	\$5,101	\$5,744	\$6,893	\$8,042	\$9,190	OVER \$9,190
6	\$4,211	\$5,845	\$6,582	\$7,898	\$9,214	\$10,530	OVER \$10,530
7	\$4,747	\$6,585	\$7,419	\$8,903	\$10,387	\$11,870	OVER \$11,870
8	\$5,283	\$7,332	\$8,257	\$9,908	\$11,559	\$13,210	OVER \$13,210
For each additional person Add:	\$536	\$744	\$838	\$1,005	\$1,173	\$1,340	

Note: Income levels change annually. Note that coverage for children under age one is free at higher income levels.

### Do I have to pay anything to join?

How much you pay depends on your family income. For most families, health insurance is free. Other families have to pay a small amount.

### How will I get my medical services?

People eligible for Family Health Plus and Child Health Plus will receive their health care through health plans that have their own groups of doctors and hospitals. Before joining a plan, make sure your doctors are a part of that plan.

Most people eligible for Medicaid MUST also choose a health plan. They will receive their health care through the health plan. In some areas of the state there may not be health plans. In these areas, people may go to any doctor who accepts Medicaid. You should talk to your doctor about what kind of health insurance he/she accepts.

### What do I have to do to enroll?

It's now easier than ever to apply for health insurance. There are a lot of places in your neighborhood where you can get help. These places have experienced and friendly staff that are available on weekends and evenings to answer all of your questions and help you apply.

It is no longer necessary to have a personal interview to enroll in Medicaid or Family Health Plus. Your completed application can be mailed to or dropped off at your local department of social services. If you are only applying for Child Health Plus, you can mail your completed application directly to a Child Health Plus health plan.

### What is available for pregnant women?

New York State provides free health insurance under Medicaid for many pregnant women with limited income regardless of their immigration status. Pregnant women who participate in Medicaid can receive a wide range of services designed to ensure a healthy pregnancy, including prenatal visits, health education, and specialty medical care. Services continue until two months after the pregnancy ends. Family planning services are available for up to 24 months after the pregnancy ends. After the baby is born, he or she will automatically receive health insurance for a year.

### What is the Family Planning Benefit Program?

This program covers health services and related drugs and supplies to maintain good reproductive health. Men and women of childbearing age may be eligible.

### For Help Call:

To learn the nearest location where application assistance is available in your area, call: **For adults: 1-877-9FHPLUS**  
**For children: 1-800-698-4543**