

**CATEGORICAL FACTORS****FAMILY HEALTH PLUS (FHPlus) and FAMILY HEALTH PLUS PREMIUM ASSISTANCE PROGRAM (FHP-PAP)**

**Description:** FHPlus provides a comprehensive managed care health insurance to low-income adults who have income above the current Medicaid levels, and who do not have other health insurance coverage. All adults age 19-64 and not pregnant (See **CATEGORICAL FACTORS PREGNANCY** for treatment of pregnant women), who apply for Medicaid and appear to be ineligible for reasons of excess income are evaluated for their potential eligibility for FHPlus.

Family Health Plus Premium Assistance is available to A/Rs who have access to cost-effective employer sponsored health insurance and who are otherwise eligible for Family Health Plus. Such individuals shall have available to them health care services including: payment of the recipient's share of the premium, co-insurance, any deductible amount, and the cost sharing obligations for the A/R's employer-sponsored health insurance that exceed the amount of the person's FHPlus co-payment obligations. The A/R will also receive services and supplies otherwise covered by the FHPlus program, but only to the extent that such services and supplies are not covered by the person's employer sponsored health insurance.

**Policy:** Applicants who meet the following criteria may be eligible for FHPlus:

- are age 19 through 64,
- are New York State residents,
- meet certain citizenship/alien status requirements,
- are ineligible for Medicaid based on income,
- meet certain income and resources requirements, and
- are **not** employees or family members who are employees of a Federal, State, county, municipal or school-district who is eligible for and has access to employer-sponsored health coverage.

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The majority of Medicaid eligibility standards and rules apply for FHPlus applicants; however, there are several differences such as a higher income level. Requirements regarding finger imaging, and photo ID do not apply to FHPlus.

**NOTE:** If an adult applying for coverage under Family Health Plus has existing insurance coverage that is not specifically listed below, the adult is not eligible for Family Health Plus, regardless of the limited nature of the coverage but may be eligible for Family Health Plus Premium Assistance:

- Accident-only coverage or disability income insurance;
- Coverage issued as a supplement to liability insurance;
- Liability insurance, including auto insurance;
- Worker's compensation or similar insurance;
- Automobile medical payment insurance;
- Credit-only insurance;
- Coverage for on-site medical clinics'
- Dental-only, vision only, or long term care insurance;
- Hospital indemnity or other fixed dollar indemnity coverage;
- Specified disease coverage;
- Prescription-only coverage.

<b>References:</b>	SSL Sect.	369-ee
	ADMs	08 OHIP/ADM-1 05 OMM/ADM-4 01 OMM/ADM-6
	GIS	08 MA/007 08 MA/003