

## CATEGORICAL FACTORS

### **FAMILY HEALTH PLUS (FHPlus) and PREMIUM ASSISTANCE PROGRAM**

**Description:** FHPlus provides a comprehensive managed care health insurance to low-income adults who have income or assets 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 and/or resources, are evaluated for their potential eligibility for FHPlus.

A/Rs who have access to cost-effective employer sponsored health insurance and who are otherwise eligible for Family Health Plus shall have available to them health care services including: payment or part payment 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:

- do not have access to cost-effective employer sponsored health insurance,
- are age 19 through 64,
- are New York State residents,
- meet certain citizenship/alien status requirements,
- are ineligible for Medicaid based on income and/or resources,
- 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 higher income and resource level. Requirements regarding finger imaging, photo ID, alcohol and substance abuse screening, referrals, and treatment, do not apply to FHPlus.

Applicants who meet the following criteria may be eligible for FHPlus Premium Assistance Program:

- A/Rs otherwise eligible for FHPlus who have access to cost-effective employer sponsored health insurance, and are
- Either a parent age 19-64 of a child under the age of 21, or is a childless adult aged 19-64.

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