



Health Insurance for Children in Kinship Care

INCORPORATED

What health insurance options are available for children being cared for by relatives or other non-parent caregivers?

All children who are New York State residents are eligible for free or low-cost health insurance. Children who cannot afford private health insurance coverage will qualify for either Medicaid or Child Health Plus. If employed, a caregiver should check the terms of his/her employer's health care plan to see if the child can be covered.

Who qualifies for Medicaid?

Eligibility for Medicaid is based on a caregiver's income. If a caregiver's income is above the limit, he or she may "spend-down" his or her income to become eligible. Spend-down works like a deductible that must be met each month by incurring medical bills in a certain amount before Medicaid coverage begins. See MFY's Fact Sheet on the Medicaid Spend-Down Program for more details. While income will be looked at, a caregiver's resources/assets will not be used to determine a child's eligibility for Medicaid. Medicaid must be re-certified each year. This can be done by mail.

What does Medicaid Cover?

Most Medicaid enrollees are required to select a managed care plan, after which Medicaid will pay for all "medically necessary" health care. For children, coverage includes regular checkups, immunizations, dental care, eyeglasses, emergency room care, and more. Co-pays for some services are required, but a health provider cannot refuse to treat an individual based on a failure to pay the co-pay.

Who qualifies for Child Health Plus?

Children under 19 who do not qualify for Medicaid or another health insurance plan are eligible for Child Health Plus. There is no family income limit for this program. However, families with higher incomes may be required to pay a monthly premium. Resources of the family will not be taken into consideration when determining a child's eligibility. There is no immigration requirement for this program, so undocumented children are eligible for Child Health Plus.

What does Child Health Plus cover?

Child Health Plus requires the person receiving coverage to pick a managed care plan. All medical services will then be accessed through this plan. For children, coverage includes regular checkups, immunizations, dental care, eyeglasses, emergency room care, and more. This plan does not cover most long-term care or non-emergency transportation. There are no co-pays or deductibles.

How do I apply for Medicaid or Child Health Plus?

Go to http://www.nyc.gov/html/hia/html/public_insurance/enroll.shtml or call 311 and ask for the HRA Medicaid helpline to find the nearest location that accepts applications.

Who can I contact for more information?

If you are a grandparent or other relative applying for health insurance on behalf of a child for whom you have been caring, you may contact MFY's Kinship Caregiver Law Project at 212-417-3850 for advice and possible free legal representation.

Other sources of assistance include www.lawhelp.org, a website that includes information on free legal services providers, or the New York State Kinship Navigator which offers a variety of resources to kinship caregivers at 877-4KinInfo (877-454-6463) or visit www.nysnavigator.org.