

Conference Title: Webinar Transcription for CHIP, Children's Health Insurance Program

Moderator: Pennsylvania Enrollment Services

Presenters: Patricia Allen

Date: August 21, 2018

Teresa McDonnell: Good Morning everyone, my name is Teresa McDonnell. I am the Outreach Operations Manager with the Pennsylvania Enrollment Assistance Program. Welcome to the Pennsylvania Enrollment Services Webinar series. Today's Webinar is titled CHIP, the Children's Health Insurance Program. Thank you for attending.

Before we begin please know that the phones have been muted. If you have any questions type them directly into the chat box at the bottom of your screen and we'll answer them at the end of the presentation. This call is being recorded. The slides and other related materials will be posted on www.enrollnow.net. The slides will also be available after the Webinar for download. Now let's get started with the Webinar.

Our presenter today is Patricia Allan. Patricia Allan was appointed as Director of the Pennsylvania Department of Human Services Children's Health insurance Program in September 2017. As Director, Ms. Allan leads a team of 28 staff to implement the CHIP program which provides high quality health insurance to close to 180,000 children across Pennsylvania. Under CHIP families can have free low-cost or full-cost premiums and a no family makes too much money to have CHIP. Prior to her current position Ms. Allan was Bureau Director to the DHS Office of Income Maintenance. In that role as Ms. Allan was responsible for all fiscal administrative support, automation planning and statistical analysis for the Office of Income Maintenance, the largest office within the department with an employee complement of 7000 positions and an annual budget close to \$1.9 billion.

Ms. Allan is especially proud to have been the lead on the development of My COMPASS PA, DHS's first mobile application. My COMPASS PA makes it easier for citizens to access their benefit information.

Prior to her work at DHS Ms. Allan worked at executive levels in various Pennsylvania and California and government agencies including policy Director at the Pennsylvania Department of state. In that position Ms. Allan was responsible for ensuring regulations, policy statements, legislative positions, budgets and other work products reflected the priorities of both the department of state secretary and the governor's office.

Along with Ms. Allan this morning we have Mary Beth Matlock, the Acting CHIP Policy Director and Angel Elwell, the CHIP Human Services Program Specialist joining us. We are very happy they could join us today to educate us on this program. I will now turn it over to Patricia and your team to educate us on the Children's Health Insurance Program.

Patricia Allan: Thank you Teresa for that wonderful introduction. I'm thrilled to be here today to give the group an introduction on our CHIP program. So we're going to start with a commercial that you may have seen recently on television. We had launched a new campaign called CHIP Strong from August - from May until August of this year. The state act that created, established the CHIP program in Pennsylvania mandates that we actually have an outreach and marketing program. And the federal government provides funding for the program. The goal of the commercial I'll be showing you was to increase awareness and boost enrollment of CHIP.

((VIDEO))

Male & Female Narration: I want my child to be strong enough to dive into everything he does. Strong enough to rise above. To tell his own story. I want my child to be strong. Strong. CHIP Strong.

Having high-quality, low-cost health insurance health helps keep them strong. To learn more about CHIP go to CHIPcoversPAkids.com. Paid for with Pennsylvania taxpayer dollars.

((END VIDEO))

Patricia Allan: So a little more background on the CHIP program. It was created in 1992. That means we celebrated 25 years of the CHIP program this past December. The program was created to cover uninsured children and families with incomes that are modest but too high to qualify for medical assistance or who can't afford private health insurance. PA was the first state in the nation to have this program. In fact it's recognized as a national model for children's health coverage. As of today all 50 states have a program similar to CHIP.

In 2007 Governor Rendell proposed Cover All Kids in his budget to expand the program. Governor Rendell had a vision that Pennsylvania could and should offer health insurance to all uninsured kids. And his vision became a reality when the legislature passed Cover All Kids. Pennsylvania's CHIP program is used as a model also for the federal government's CHIP program. And we cover uninsured children up to age 19, keeping them strong enough to dive in everything they do.

Patricia Allan: Fact, CHIP is there for children providing quality comprehensive health insurance. CHIP is administered by the Pennsylvania Department of Human Services and brought to you by private health insurance companies. Currently CHIP provides healthcare benefits to nearly 180,000 Pennsylvania children.

Here's some of our goals. We have about 111,400 uninsured children in Pennsylvania. And our goal is to cover all children in Pennsylvania whether it be through private insurance, medical assistance or CHIP. So we are educating families on the availability of services for their children. We want to improve services to families by streamlining the healthcare application process. We

want to provide families with no wrong door for information and referral service for children including individuals with special needs.

Now we have several categories of CHIP based on your income. We have free, low-cost and full-cost categories. You can see here the free CHIP provides medical coverage to an eligible child whose family income is less than or equal to 208% of the federal poverty level (FPL). We also have low-cost. And that provides coverage to families whose income is greater than 208 but less than or equal to 314% of the FPL and for which the family must pay a low premium.

About 70% of our families in CHIP are on free CHIP. For 2018 low cost premiums, the next category range, from around \$50 to \$80 for child depending on income. So you can see the free low costs are very reasonable categories.

The third category is the full cost CHIP. And that allows families with incomes greater than 314% of the FPL to purchase CHIP insurance by paying the full premium rate negotiated by the Commonwealth. They must be unable to afford individual or group coverage. The full cost premiums for 2018 average around \$246 per child. You can see that there is a lot of detail in this chart but it drills down into income levels and premium categories. You can use this for your reference in the future. We also list the co-pays by category. Don't assume CHIP isn't for you. Many people do and it's a mistake, check the charts. And you can see this chart also on www.CHIPcoversPAkids.com on our website to see if your family qualifies. Leave no room for doubt. If you're still not sure call us. We'll be happy to help.

You can see here highlighted in blue that the four person household with an annual income of \$69,849 will have an average monthly payment of \$77 per child in CHIP's low-cost plan. CHIP has a very comprehensive benefit package and in fact CHIP has identical benefit packages across all of the insured contractors and all CHIP categories. So whether you're free or you're paying \$246 a child for the full cost premium you get the same service, the same benefits.

You can see here we cover doctor visits, immunizations, routine checkups, prescription drugs, dental, vision hearing, emergency care, diagnostic testing, maternity care, mental health benefits, hospitalizations and much more.

Who's eligible for CHIP? Uninsured children under age 19, children born in the US or permanent legal immigrant or refugee and living in Pennsylvania. Children with pre-existing conditions are eligible. Family's not eligible for medical assistance whose income is not too low for CHIP. So we cover approximately 180,000 children. Once enrolled children are guaranteed 12 months of CHIP coverage unless they no longer meet the eligibility requirements.

You can pick your own insurance company or managed care organization, MCO. These are the companies that provide CHIP. We have eight of them. Depending on where you live you may even be able to choose from four different health insurance providers in your area. Each county in Pennsylvania has at least two organizations that provide coverage. You can see we have Aetna, Capital Blue Cross, Geisinger, Health Partners Plan, HighMark, Independent Blue Cross, United Healthcare and UPMC.

How to choose a CHIP insurance company. This is a choice you make on your own, shop around. The benefit packages are the same however, insurance company rates and doctors may vary. CHIP enrollees can transfer to another CHIP insurance company at any time. Transfer enrollment begins the first of the following month. No matter who ultimately provides the coverage for your kids you'll have access to the extensive network of hospitals and physicians, a network that may already include the doctor your kids see now.

Important CHIP information. Based on income most children are eligible for free CHIP coverage. As I mentioned in on the previous slide that's about 70% of our population. Families with higher income pay a low monthly premium or will be eligible for the full cost program. And families must

renew their CHIP - their children's CHIP benefits every year. This slide shows some comparisons between CHIP and Medical Assistance. CHIP children must be enrolled in the program that they're eligible for. Families cannot choose between CHIP or Medical Assistance. If children are eligible for Medical Assistance and not CHIP we automatically send their application to Medical Assistance. An automatic referral will be sent to CHIP for children who are not eligible for Medical Assistance. We call this back and forth the healthcare handshake to ensure our families, our CHIP kids have a continuous insurance coverage. There are three ways to apply for CHIP. You can apply online at www.compass.state.pa.us, with a paper application, or over the phone by calling 1-800-986-KIDS.

A new concept to the traditional way of enrolling into CHIP occurred in 2001 when we launched the Compass Website. Compass stands for the Commonwealth of Pennsylvania's Access to Social Services. Compass uses the latest technology to improve citizens' access to services and to promote increased business efficiency. Now consumers and professionals they work with are able to apply at any time during the day or night from home, a library, healthcare clinics, community center or any location with Internet access.

What information do you need to apply? You should have your household income, Social Security Numbers, birth dates of children, current or recent health insurance information and proof of citizenship. You could use your birth certificate, your driver's license or state ID to prove that. And This slide shows our Website. We'd like to end this presentation with the playing our radio commercial on the CHIP Strong campaign.

((RADIO CLIP))

Female Narration: We do all we can to ensure our kids are happy, healthy, safe and strong. Having high quality, low-cost health insurance from CHIP helps make that possible. With CHIP your child can have checkups, prescription, dental, glasses and more covered for free or low-cost. CHIP covers

uninsured kids and teens up to age 19 and no family makes too much money for CHIP. Whether you're currently unemployed, self-employed or your employer benefits are just too expensive CHIP is there for you to help your children be strong, CHIP Strong. Call today to apply or renew at 800-986-KIDS. That's 800-986-5437 or go to CHIPcoversPAkids.com to learn more. Paid for with Pennsylvania taxpayer dollars.

((END RADIO CLIP))

Patricia McDonnell: So Teresa that ends our presentation and I'll hand it back to you.

Teresa McDonnell: Great. Thank you so much Ms. Allan. We had a question come in and the question is: Is there a plan to cover kids or undocumented? It's a lower cost to cover them than to have them uncompensated for care and it's the right thing to do.

Patricia Allan: Now that's been a question that's been floating around for a few years. And until the state government changes their stance on that decision a child must be a citizen of the United States and a residence a resident of Pennsylvania.

Teresa McDonnell: Okay. Are there other questions? Ms. Allan it doesn't look like there any additional questions.

Patricia McDonnell: Okay, so thank you so much. If you do have questions or think of questions after the Webinar please email me at Teresa S. McDonnell. That's teresasmcdonnell@maximus.com and we'll be sure to get those answered. Please take some time to give us your feedback today by completing the Webinar survey at the end of this call. The email with the survey link will include a copy of the presentation today in PDF format. It can be found on the right-hand side of the email under the heading Downloadable Files. Please download the file prior to taking the survey.

Our next Webinar is scheduled for Tuesday, November 20 on Housing. It will be an update on the five-year strategy. For more information about upcoming Webinars please visit www.enrollnow.net under meetings and news. For more information on CHIP please visit www.CHIPcoversPAkids.com. Thank you again for your participation today and have a great day.

Female: Thank you.

Additional Questions received after the Webinar with the follow up responses:

1. Had a case recently where a juvenile was removed from home and his SS survivor benefits disqualified him from MA coverage. The CAO applied for CHIP on his behalf. Is the CHIP application based on a one-person household of the child or do they count all the family members in the household he was removed from?

Response: Normally a child in this scenario would be considered a ward of the state and automatically be eligible for MA. However there are rare occasions...like this one....where a child's income is over the limits for MA and the child would be referred to CHIP. Because the child is not living in the household of his biological or adoptive family or the tax filer who claims him as a tax dependent, this CHIP application would be a household of one. Again, these scenarios are few and far between and they are looked at on an individual basis.

2. Scenario: A consumer applies for Medicaid but is found eligible for CHIP, how is this consumer notified?

Response: The consumer would receive a Notice from the CAO explaining that the child is not eligible for MA but may be eligible for CHIP. The notice would explain that their information will be provided to a CHIP Contractor who will determine if the child qualifies for CHIP and will contact the consumer with more information.