

## The following are the **four Florida KidCare families of programs:**

**Children's Medicaid** Children's Medicaid is a comprehensive benefits package for eligible children, 0 through 18, whose family income is within certain limits. Children can be enrolled in Medicaid through Florida KidCare, with no personal interview involved.

There is no cost to families for Children's Medicaid. Parents/guardians of enrolled children have different options when selecting a managed care program. Services are provided through designated providers and insurers. The Choice Counseling program helps families make this important decision.

**MediKids** MediKids offers the same benefits comprehensive package as Children's Medicaid but is not an entitlement program. It is for children ages 1 through 4 who are not Medicaid-eligible. Family income can be up to 200% of the Federal Poverty Level.

A family's monthly premium for MediKids is \$15 or \$20. There are no co-payments for services. Families have a choice of health care providers and state-contracted HMOs. Families that earn more than the maximum income (see income table for estimate) may buy FHK insurance at full premium price - if their children are otherwise eligible.

**Florida Healthy Kids** Florida Healthy Kids (FHK) is a public/private partnership that provides comprehensive health insurance for school-age children ages 5 through 18. Some services have small co-payments, such as \$5 for office visits, \$5 for prescriptions and \$10 for eyeglasses. There is no cost for well-child care check ups.

Most families pay \$15 or \$20 per month per family. Families with young children may buy into Medikids at premium price, if their children are otherwise eligible.

Coverage is provided through commercially licensed insurers, health maintenance organizations (HMO). Once accepted into the program, parents/guardians will receive provider information.

## Children's Medical Services Network

The Children's Medical Services Network (CMS Network) is a health plan for children under age 19 with special, on-going health care needs, such as spina bifida, leukemia, diabetes, and behavioral health problems that last longer than 12 months. CMS Network provides medical services, therapies, supplies, durable medical equipment, or case management services.

A monthly premium of \$15 or \$20 is usually required. There are no co-payments for services. CMS Network physicians, hospitals, and other providers are specially qualified to work with children with special health care needs.

### Eligibility

Children can be insured and be dependent of a State Employee and still be eligible for Medicaid:

Children can be insured if they:

- do NOT have comprehensive health insurance
- are under age 19 and
- are U.S. citizens or qualified non-citizens:  
*Refugees, aslyees, Cuban & Haitian entrants, Amerasians, parolees, and lawful permanent residents.*
- household meets income eligibility (see table)
- and are not living in a state institution

**Q. Will acceptance of Florida KidCare harm my ability to adjust my immigration status through United States Citizenship and Immigration Service (USCIS) as a public charge?** NO. "New regulations provide clear and consistent guidance that health care and other critical services cannot be used to deny individual's admission to the U.S. or to bar legal permanent resident's status, or a basis for deportation."

**Q. Does Florida report someone to the INS for applying to Florida KidCare?** NO. The state cannot provide information to USCIS for people applying for Florida KidCare or medical benefits.

**Q. What are the income limits?** This table provides a guideline to help you figure out if your child might qualify for Florida KidCare child health insurance. The income amounts change every year, and other factors go into a child's eligibility, too. So, it is a good idea to apply even if you are unsure if your income fits the guidelines. (Based on GROSS income)

FAMILY SIZE	ANNUAL FAMILY INCOME - 2017
2	below \$32,484
3	below \$40,848
4	below \$49,200
5	below \$57,564
6	below \$65,928
7	below \$74,280
8	below \$82,644

**Q. What are the exceptions to the income limits?** Families who earn more than the limits may buy into Florida Healthy Kids & MediKids at full premium price -. Contact your local representative to determine the cost for your children.

**Q. What about pre-existing conditions or medical eligibility?** No KidCare program excludes children because of pre-existing health conditions. *Children's Medical Services (CMS) Network* - which covers children with special conditions - does require clinical eligibility. If you think a child has a medical, behavioral or developmental condition that requires extra attention, check Yes on the application for the question that asks about "a condition expected to last more than 12 months." CMS will determine clinical eligibility. In some cases, CMS is available for children who do not meet other Florida KidCare requirements.



Q. How is Children's Medicaid eligibility different from other Florida KidCare programs? Medicaid eligibility depends on the child's age along with household income and household size. Florida KidCare checks all applications for Medicaid eligibility. If a child qualifies, by federal law he or she enrolls in Florida KidCare Medicaid, not in another KidCare program. No interview is needed.

Q. How often does Florida KidCare re-determine eligibility? What is the process? All children in Florida KidCare have at least 12 months of continuous coverage, if monthly premiums are paid. Continuous coverage is different for Medicaid. (Children's Medicaid has no premiums.) Children under five years of age in Medicaid have twelve months of continuous coverage. For Medicaid reviews, families use the simple, mail-in application form. For the other programs, families are sent their file information and notify Florida KidCare if anything has changed. No personal visits are required.

### Benefits

The Florida KidCare program offers families peace of mind through its child health insurance program. Eligible uninsured children under age 19 receive a full array of comprehensive health benefits.

All Florida KidCare programs use selected doctors, hospitals, therapists, or health plans to provide services. In some parts of the state, you may choose from more than one health plan or HMO.

### Some covered benefits/services are:

doctor visits	vision
check-ups	hearing
shots	behavioral health
hospital	referred services
surgery	emergencies
prescriptions	dental services

### Cost

- There is no cost for *Children's Medicaid*.
- For the other Florida KidCare programs, most families pay a premium of \$15 or \$20 per month-no matter how many children are enrolled (if income eligible).
- *Healthy Kids* families also pay small co-payments of \$5 to \$10 for some medical services, such as prescriptions.
- Florida KidCare has a Full Premium option for some of its components. Call the local office at (954) 467-8737 for the full premium cost.

Q. Do I send money with the application? How much? To save time, you may send \$20 with your application. This is the child's first month premium. Getting coverage quickly is good for your child. However, sending money with the application is not a requirement.

Q. If my child is not eligible, or is eligible for Medicaid, will I get the \$20 back? Yes. You will receive a letter from Florida KidCare with a refund. Note: If you are ineligible only because your income is too high, you can enroll in *Healthy Kids* by paying a full premium. Florida KidCare will give you that choice, if you do not choose the full premium option; the \$20.00 will be refunded.

Q. What happens if I miss a payment? The premium is due on the first day of the month. If we don't receive payment, coverage is cancelled. Then, by law, you must wait at least 30 days and pay premium before your child can be re-enrolled.

Q. Are there deductibles for Florida KidCare? No.



To check on the status of an application or for information about your child's account:

Call: 1-800-821-5437

In Broward: (954) 467-8737

WWW.FloridaKidCare.org



### The Good Health reminder list:

- get health insurance for your children & keep it updated
- keep up with your children's shots & annual checkups
- schedule dental checkups by age one
- schedule vision & hearing checkups at age two
- nourish healthy bodies with 5-a-day fruits & vegetables
- make sure your child exercises & plays outside every day
- stimulate your child's mind by reading together every day

### Applying and Enrolling

- One Florida KidCare application to apply to all 4 programs
- Application process can take up to 8 weeks
- Florida KidCare application can also be completed online at [www.FloridaKidCare.org](http://www.FloridaKidCare.org)
- All applications are sent to Tallahassee; county coordinators do not have access to the state system. Applications are valid for 120 days.
- IF parent/guardian receives a letter, contact the number provided on the letter for further information
- IF an application is not completed correctly, sections left blank, or not legible - it may not be processed
- Attach a current W-2 form, or four weeks of pay check stubs to the application, as proof of income

Statewide: 1-888-540-5437

In Broward: (954) 467-8737

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