

## Directions for Applying for Medical Assistance and CHIP

As of May 2014

Parents/guardians can apply for child health insurance a number of ways: calling PCCY's Child Healthwatch Helpline; using the online state COMPASS application; using the federal health insurance marketplace, or visiting a local County Assistance Office (to apply for Medical Assistance only).

### How or Where Can I Apply?

#### PCCY Child Healthwatch Helpline

Call the Child Healthwatch Helpline at 215-563-5848 X 17 from 9 a.m. to 5 p.m. If you get our voicemail, please leave a message with your name, a brief description of your request and a good time to call you back. We will call you back as soon as we can. This may take a few days, depending on our volume of calls, so please be patient. Rest assured, we will call you back.

If you need to talk with someone outside these hours, leave us a message and we will try to set up an appointment to talk with you at a mutually convenient time.

Helpline staff will work with you on the phone. First we will do an initial screening to see what kind of insurance your children are eligible for. If you have the needed information for the screening, this will only take about 5 minutes. Then we will do an intake interview to get the answer to the questions on the application form. This will take 15-20 minutes. We will go over the documents needed, if any, to complete your application. Once you supply us with all the information and all the documents needed for your application, we will submit your application for you. We will also follow-up on your application, if it is not approved in a timely manner.

#### State Online Application – COMPASS

You can also go to the PA online website, COMPASS, to apply for Medical Assistance, CHIP and other state benefits. The link is [www.compass.state.pa.us/compass](http://www.compass.state.pa.us/compass).

If you apply through COMPASS, there are a few important things to remember.

1. Write down your login, password and “E Form” number of your application. Use these to go back to COMPASS and check the status of your application.
2. Make sure you go all the way through the application and press the “SUBMIT” button. You have not sent in an application until you do that.
3. Print a copy of your application for your records.
4. Make sure you are clear about which documents you need to send in, where and how you can deliver them (in person, mail, email or fax) and the date by which they must be received in order for your application to be approved. Make sure you send the documents before the cut-off date.

### Federal Health Insurance Marketplace

The federal government expanded health insurance coverage with the Affordable Care Act and the creation of the Federal Health Insurance Marketplace in the fall of 2014.

For people applying for Medicaid and CHIP, the Marketplace is open year round, every day.

To apply through the Marketplace, go to [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-318-2596.

### *Local County Assistance Office (for Medical Assistance Coverage Only)*

Parents can apply in person with a representative at their local County Assistance Office.

To find a Philadelphia office, call the Philadelphia Change Center at 215-560-7226 or go online at

<https://www.humanservices.state.pa.us/PhilaCAODistricts/PhillyCAODistricts.html>.

To find an office any Pennsylvania county call the state wide call center at 877-395-8930 or go online at

<http://www.dpw.state.pa.us/findfacilsandlocs/countyassistanceofficecontactinformation/>.

### **What information do I need to complete an MA or CHIP application?**

Some of the key information needed includes:

- Name and date of birth of everyone in your household.
- The social security numbers for everyone you are applying for.
- Your household tax status – meaning who, if anyone in your household, will be filing taxes next year, and who will claim the members of your household as dependents on their tax returns.
- Amount of taxable income you expect to have in the coming year.
- Any significant expenses you are planning to claim on your next tax return such as medical costs, costs of business, etc.
- Amount of monthly expenses, if you have them, for childcare, traveling to and from work and a car payment.
- Auto insurance information (name of the company and policy holder, policy number and expiration date).
- Information about any health insurance plans that currently cover your children that covered your children in the last 90 days and why that coverage was lost.
- Whether anyone seeking coverage has a behavioral health disability.
- Information about unpaid medical bills within the last three months for the children you're applying for.

Documents needed to apply include:

- Proof of taxable monthly gross household income from all sources, such as: paystubs, a letter from your employer if paid in cash, letter from Unemployment that states your benefit amount, letter from the Social Security Administration that states the amount of your Disability, Retirement or Survivor benefits, letter that shows the amount of pension or Worker's Compensation you receive
- Child support amount from a letter from the court or a computer print-out.

- If self-employed, a recent tax return including all tax schedules filed.
- Written document that shows your income from any other source

Note: Supplemental Security Income (SSI) and child support received are not taxable income and should not be required to be documented when applying for MA or CHIP.

**If you have no current income** and your household is being supported or helped out by another individual, you will need a letter from that individual stating how s/he is helping you out, and for how long (i.e. providing free room and board for the last two months or paying your rent and utility bills). If you are living off your savings, you can say so and provide a copy of your bank statement.

**If you are applying for a child who is not a US citizen**, you will need proof of immigration status, such as a copy of a permanent residency (“green”) card, proof of asylee or refugee status or other immigration documents that prove the child has a “qualified” status.

**If you are applying for a child based on her/his disability, you will need proof of the disability** such as from an evaluation written recently by a practitioner with an MD or PHD degree that states your child’s diagnosis, how the diagnosis is disabling to your child and states treatment options, A PA 586 form or an audiogram and accompanying written reports.

\*Note: An IEP or an ISP is not accepted in most counties in the Delaware Valley area for this purpose unless an MD or PHD practitioner helped write the report.

### **How Do I Submit a Paper Application?**

**For Medical Assistance**, mail an application to your local County Assistance Office. To find the address, contact the Department of Public Welfare Call Center.

In Philadelphia call 215-560-7226 or check out the Philadelphia County Assistance office finder online at

<https://www.humanservices.state.pa.us/PhilaCAODistricts/PhillyCAODistricts.html>.

In suburban Delaware Valley call 1-877-395-8930 or go online at

<http://www.dpw.state.pa.us/findfacilsandlocs/countyassistanceofficecontactinformation/>.

PCCY suggests you mail the application by registered mail, so you will have proof that your application was received and on what date.

You can go in person and drop it off, always get a receipt.

If you fax your application to the local county assistance office, even if you have a fax OK sheet, PCCY suggests you seek verbal or written/email confirmation that it was received by the appropriate person.

**For CHIP**, mail or fax your paper application directly to the health plan to which you are applying. The health plan's address is on the application.

### **How are Applications Processed?**

**If you applied through COMPASS for Medical Assistance or CHIP**, you can go back to COMPASS and check the status of your application.

**For Medical Assistance**, the County Assistance Office has 30 days to process your application. You should receive a letter in the mail stating whether your child has been approved or denied coverage. If you don't hear from them after a month, it's time to follow up. Contact the Call Center at 877-395-8930 statewide or 215-560-7226 in Philadelphia and ask about the status of your application.

Alternatively, you can try calling your CAO office directly. If you don't reach anyone after several tries, please call PCCY's Helpline and we will assist you at 215-563-5848 x17.

If your child is denied coverage, the letter should explain why. If you don't understand why you were denied or if you don't agree with their reasoning, you can appeal the decision.

To appeal, the letter will have the number to call to make your appeal. Don't wait! You can always end your appeal, but if you don't register your appeal within 10 days, it will be too late. You can have a phone appeal or a face-to-face appeal. It's your choice. It may take the CAO up to 2 -3 weeks to get back to you with an appeal date. If you don't hear back in 3 weeks, call PCCY's Helpline, and we will try to get more information for you.

**For CHIP**, CHIP typically processes applications in 15 days. Shortly thereafter, you should receive a letter in the mail whether your child has been approved or denied coverage. If you don't hear from the CHIP health plan, contact the plan to inquire about the status of your application.

If your CHIP application is denied, contact the CHIP health plan directly.

Aetna	800-822-8447
Keystone Health Plan East	800-464-5437
Kidzpartners	888-888-1211
United HealthCare	800-414-9025