

DSHS Apple Health for Kids Medical Programs

Which kids are eligible for medical coverage through the Department of Social and Health Services?

Medical programs in Washington provide full medical and dental coverage for children whose families have incomes up to 300% of the Federal Poverty Level (FPL). This “Apple Health for Kids” coverage is available for:

- Kids who live with uninsured or underinsured parents.
- Street kids and kids living on their own.
- Kids living with friends or relatives.
- Kids who live with one or both parents.
- Kids whose parent(s) work.

Medicaid coverage for kids is complete including preventive care and check-ups. There are currently no deductibles, no premiums and no co-payments for families below 200% of the Federal Poverty Level. Families between 200% and 250% FPL pay small monthly premiums of \$20 per child per month, but no more than \$40 per month. Families between 250% and 300% FPL pay premiums of \$30 per child per month, but no more than \$60 per month.

What are the eligibility guidelines for the DSHS children’s medical programs?

To be eligible for Medicaid, SCHIP (State Children’s Health Insurance Program), or

the Children’s Health Program, a child must be under nineteen years old, be a resident of Washington, and have countable family income of up to 300% of the Federal Poverty Level as set out below:

Family Size	Monthly Income 200% FPL	Monthly Income 250% FPL	Monthly Income 300% FPL
1	1,805	2,256	2,708
2	2,428	3,035	3,643
3	3,052	3,815	4,578
4	3,675	4,594	5,513
5	4,298	5,373	6,448
6	4,922	6,152	7,383
7	5,545	6,931	8,318
8	6,168	7,710	9,253

Only the income of parents and stepparents in the home, and any income of the child, is counted. Income deductions and exclusions may apply. Even if income exceeds the above levels, families should be encouraged to apply.

* Note that DSHS will request information about a child’s citizenship and immigrant status, which is needed to determine whether federal funds are available to the state. However, this does not affect a child’s eligibility for Apple Health for Kids.

Are there limitations if the child has other insurance?

There are no limitations for a child with other health insurance when family income is up to 200% FPL. For these children, the state children's medical programs provide "wraparound" coverage: they pay premiums, deductibles, and cost-sharing required by the other insurance. They also cover services not covered by the insurance.

For children in families with income above 200% FPL who have access to other health insurance, there are limitations on eligibility for state programs. Children with other insurance may not qualify for children's medical programs, depending on the type of insurance. There also may be a waiting period if the family recently dropped employer-paid health coverage, unless it meets certain conditions related to cost or hardship.

What is the new program for former foster youth?

Starting in July 2007, foster youth receiving Medicaid when they turn 18 qualify for continued Medicaid coverage until they reach the age of 21. They do not need to reapply.

Where do I apply?

You may apply for Apple Health for Kids by phone or mail.

Call 1-877-KIDS-NOW (1-877-543-7669) or print the application from DSHS website:

http://www1.dshs.wa.gov/word/ms/forms/14_380.doc (also available in other languages at <http://fortress.wa.gov/dshs/maa/CHIP/Howtoapply.html>).

Send to:

Department of Social and Health Services
P.O. Box 45531
Olympia, WA 98504-5531

Or, you may apply at your local Department of Social and Health Services (DSHS) Community Services Office. If your child(ren) is or was receiving Medicaid because you and the child(ren) were receiving a public assistance grant (TANF), DSHS is required to re-determine other bases of Medicaid eligibility for your child(ren) **before terminating Medicaid**.

If Medicaid coverage is denied or terminated, you have the right to request a fair hearing. You may request a fair hearing by writing to the Office of Administrative Hearings, P.O. Box 42488, Olympia, WA 98504 or by filling out and handing in a Request for Fair Hearing form at your local DSHS office. An impartial administrative law judge will then decide whether the termination or denial was legally correct.

If you need help or advice regarding a fair hearing, your legal services office may be able to assist or advise you. Or, you may call CLEAR at 1-888-201-1014. Also, for tips on representing yourself, you may ask for our publication Representing Yourself at a Fair Hearing.

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Northwest Health Law Advocates

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