

How Schools Can Help Get Health Insurance for Your Child: A Guide for Parents

Health insurance can help keep your child healthy or help you take care of chronic health conditions like asthma, diabetes, food allergies, or poor oral health. This fact sheet lists some of your health insurance options and tells you how your child's school can help you find the best insurance plan to fit your family's needs.

Researchers estimate three out of four students (75%) without any health insurance could qualify for insurance through the Affordable Care Act (ACA).¹ Students with chronic health conditions need health insurance the most. Health insurance can help pay for certain health services, including managing a chronic health condition. If your child's school has a school nurse or social worker, they might be able to help you and your child sign up for one of the health insurance options.



Your health insurance options

- At <u>HealthCare.gov</u>, you can learn if your state can cover your child through their **Children's Medicaid** program, or the **Children's Health Insurance Program (CHIP)**. The cost for this program will vary depending on family income and the rules in your state. Children in families with income up to 200% of the federal poverty level (\$48,500 per year for a family of four) are covered in most states. Services for children to prevent illness are free.
- If your child has a chronic health condition², management of the condition is covered under plans offered in the **Health Insurance Marketplace** (Marketplace). If your child has special needs and/or a chronic health condition, your family may be able to get additional coverage from Medicaid and/or CHIP.
- If your employer offers health insurance for you and your family, but the cost is too high, your state might help pay for your employer's health insurance plan. This is often called the Premium Assistance Program. Go to https://www.dol.gov/ebsa/pdf/chipmodelnotice.pdf to see "Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)." It shows the states that offer this help.

DID YOU KNOW

- With the right health insurance your child can get:
 - Regular check-ups
 - Important shots
 - Doctor and dentist visits
 - Mental health services
 - Medicine
 - Other healthcare services



U.S. Department of Health and Human Services Centers for Disease Control and Prevention

How your child's school can help

Choosing a health insurance plan can be hard, especially if your child has special healthcare needs. Your child's school is here to help you find the best fit for your family's needs.

Although state and local rules apply and depend on the location, your child's school can help explore these options:

- If eligible, schools can enroll students in Medicaid and/or CHIP for a short time until the state makes the final decision.
- The school nurse or social worker can help you figure out if you can get health insurance through the Marketplace at <u>HealthCare.gov</u>. The <u>open enrollment period</u> is usually from November 1 – January 31st every year (dates may vary).
- You may also use the Marketplace any time of year if you have a life-changing event— like getting married, having a baby, or losing health coverage. Then you can enroll during a <u>Special Enrollment</u> <u>Period</u>.
- You can enroll in health insurance using your smartphone or tablet at both <u>HealthCare.gov</u> and <u>InsureKidsNow.gov</u>. If you prefer to select health insurance with a computer, but do not have internet access, ask your school for access to a computer.

IMPORTANT REMINDER

If you or someone in your family needs health insurance, you can apply at any time.

To learn more about Medicaid and CHIP and how to enroll, visit your state's Medicaid agency at <u>https://</u> www.insurekidsnow.gov/index.html

or call 1-877-KIDS-NOW (1-877-543-7669)

If your child's school cannot answer your questions, they can help connect you to resources that can. The school might keep a current list of organizations that can help, or you can go to <u>https://www.insurekidsnow.gov/state/</u><u>index.html</u> to select your state and the Medicaid and CHIP services available to you.

Other online resources to help you

- Health Insurance Marketplace & Medicaid Coverage for Children with Disabilities: <u>https://www.healthychildren.org/English/family-life/health-management/health-insurance/Pages/Health-Insurance-Marketplace-Medicaid-Coverage-for-Children-with-Disabilities.aspx</u>
- Family Resources—The Catalyst Center: <u>http://hdwg.org/catalyst/resources</u>
- Your Child's Health Care and the Affordable Care Act (ACA): Health Insurance Marketplace and Medicaid Coverage for Children with Disabilities: <u>https://medicalhomeinfo.aap.org/tools-resources/Documents/ACA-Coverage-Disabilities%20FINAL.pdf</u>



- ¹ Children's Health Coverage: Medicaid, CHIP and the ACA http://kff.org/health-reform/issue-brief/childrens-health-coveragemedicaid-chip-and-the-aca. Kaiser Family Foundation, March 2014
- ² This means a child from birth to age 21 who has, or is at higher risk for, chronic physical, developmental, behavioral, or emotional conditions and need more health and related services than children usually do.