

Florida KidCare

Broward County Health Department

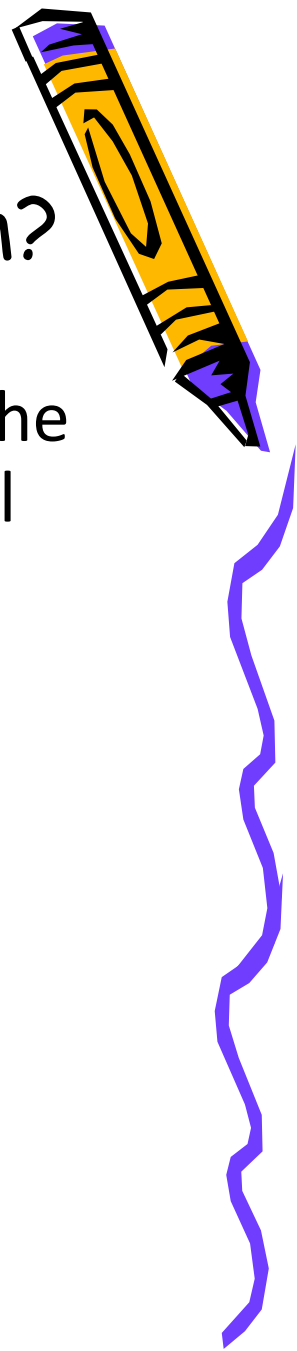
Presented by Rebecca Miele

Florida KidCare Outreach Coordinator, Supervisor



What is the Florida KidCare Program?

- The Florida KidCare Program was created by the 1998 Florida Legislature in response to federal CHIP legislation
- The Florida KidCare Program includes:
 - Medicaid
 - MediKids
 - Children’s Medical Services Network
 - Healthy Kids

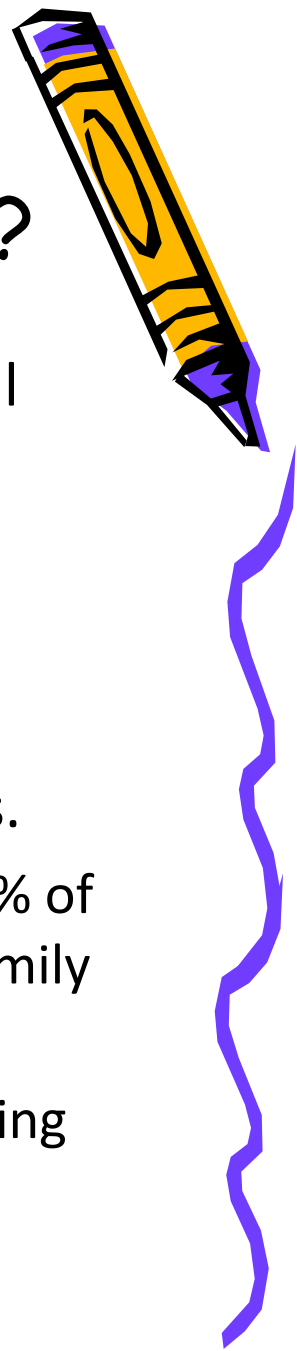


Who is Eligible for Florida KidCare?

- Florida KidCare offers programs for children from birth through age 18
- Subsidized coverage for children up to 200% of the federal poverty level
- Except for Medicaid, must be uninsured at time of application
- A single application for all programs
 - English, Spanish and Creole available



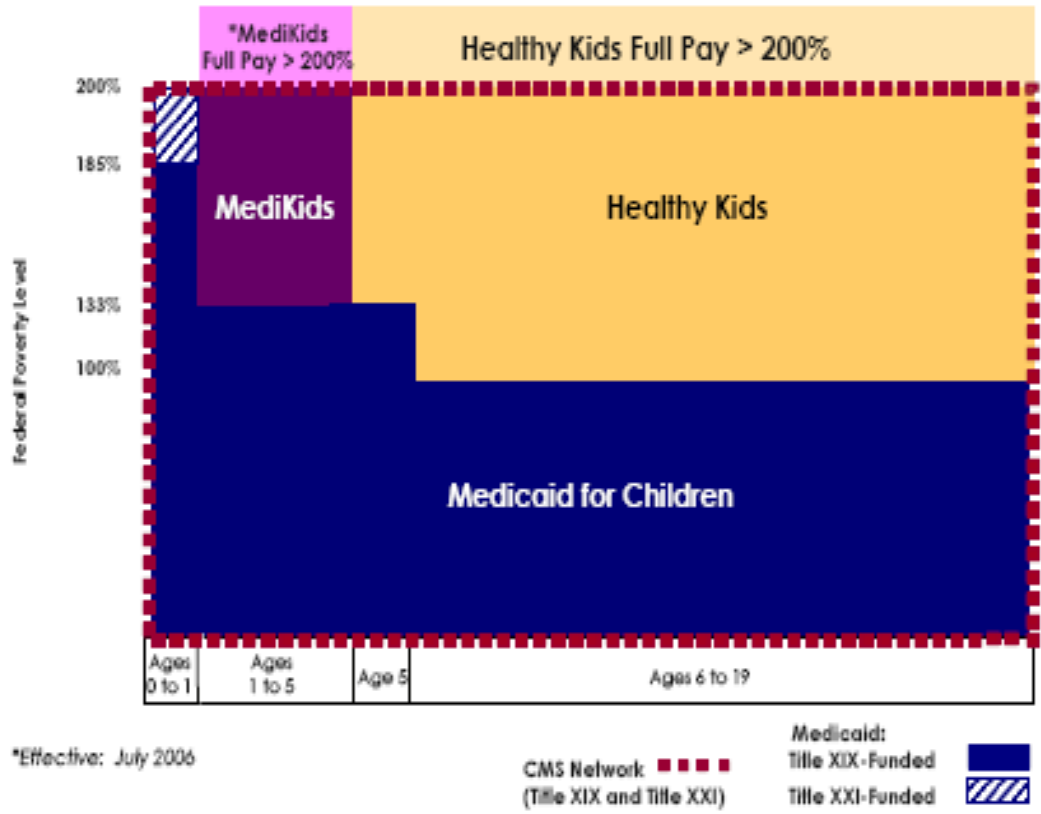
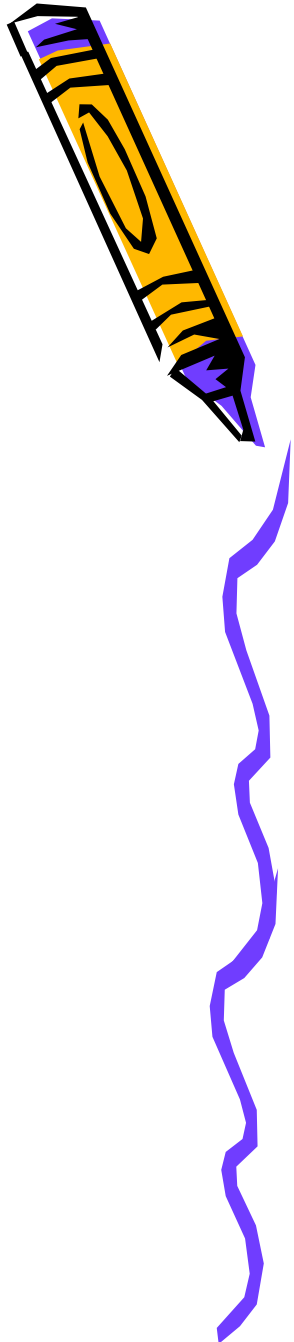
Who is Eligible for Florida KidCare?



- **Except for Medicaid**, a child must meet these general guidelines for subsidy:
 - Not be the dependant of a state employee
 - Not be an inmate of a public institution
 - Be a US Citizen or qualified non-citizen
- **Except for Medicaid**, families pay monthly premiums.
 - Subsidized coverage is available for families up to 200% of the federal poverty level (2009 FPL) = \$44,100 for a family of 4
 - Families pay \$15 or \$20 **per family** per month depending upon household size and total income of family

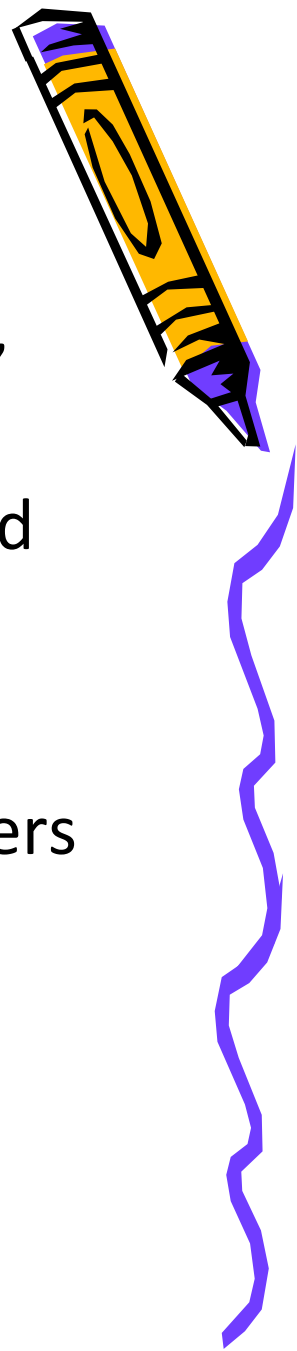


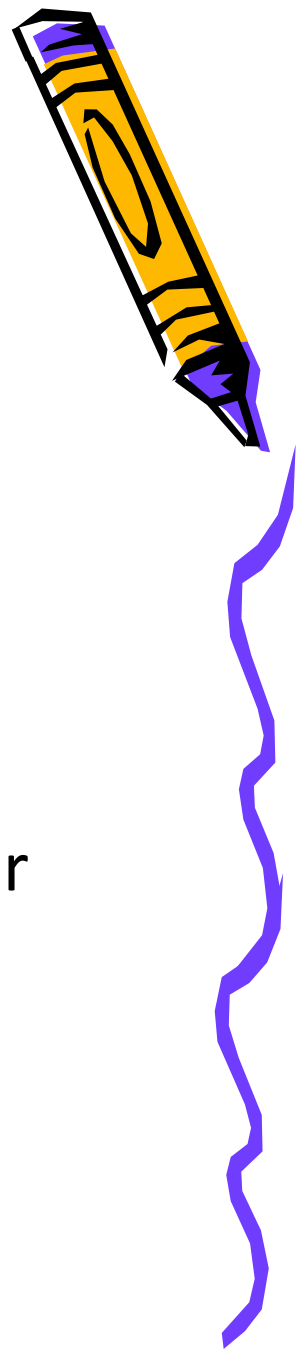
Florida KidCare Eligibility



Medicaid

- An entitlement program based on child's age, household size and income
- Comprehensive benefits package, medical and dental coverage
- For children from birth through age 18
- Services provided through designated providers and insurers



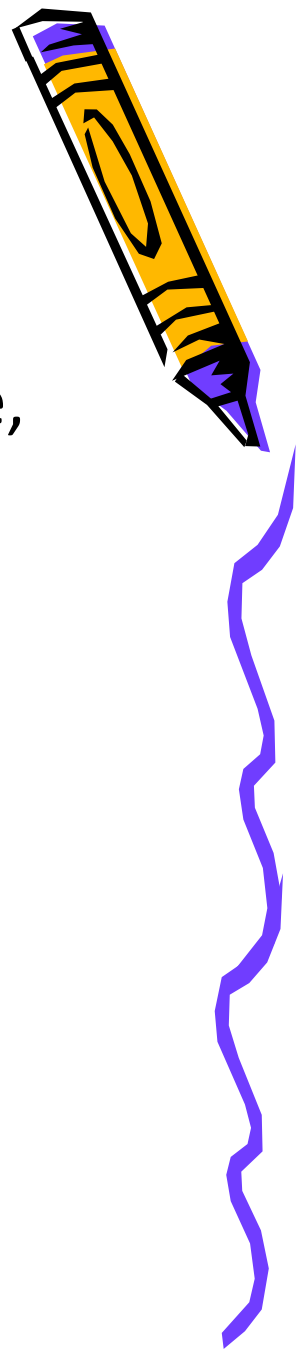


Eligibility Considerations: Medicaid

- A child can be insured and still be eligible for Medicaid.
- A child eligible for Medicaid must enroll in Medicaid.
- No premiums and no other cost sharing under Medicaid.



Income Eligibility: Medicaid



- Medicaid eligibility is based on the child's age, household size and income.
- Medicaid eligibility is determined by the Department of Children and Families
- Eligibility by Age:
 - Age 0-1: Up to 200% FPL
 - Age 1-5: Up to 133% FPL
 - Age 5-18: Up to 100% FPL

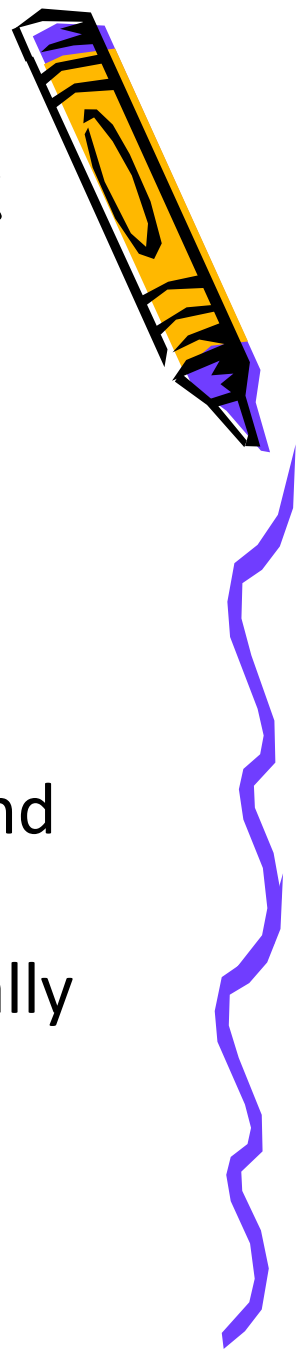


MediKids

- For children ages 1 through 4
- Administered by the Agency for Health Care Administration
- Same benefits as provided under Medicaid
- Services delivered through Medicaid providers and plans, with no co-payments



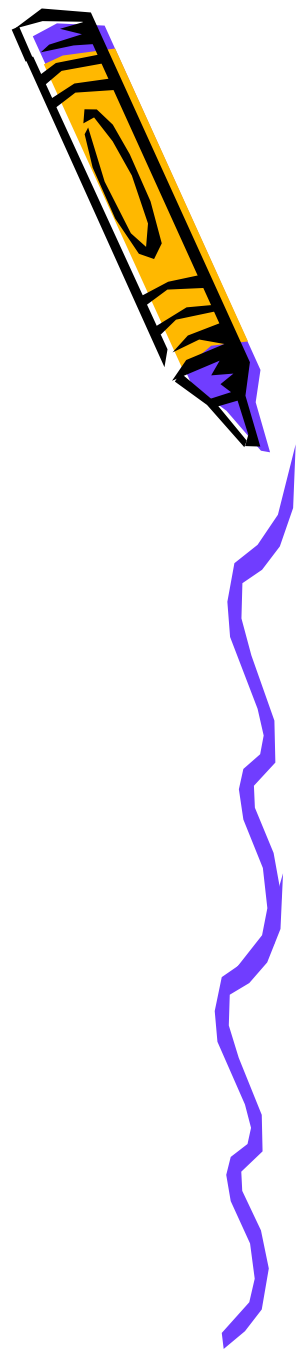
Children's Medical Services Network (CMSN)



- For children from birth through age 18
- Administered by the Department of Health
- For children with special health care needs, including behavioral health (B-Net)
- Utilizes a specialized network of physicians and providers, with no co-payments
- Children must be found clinically **and** financially eligible for CMSN



Healthy Kids

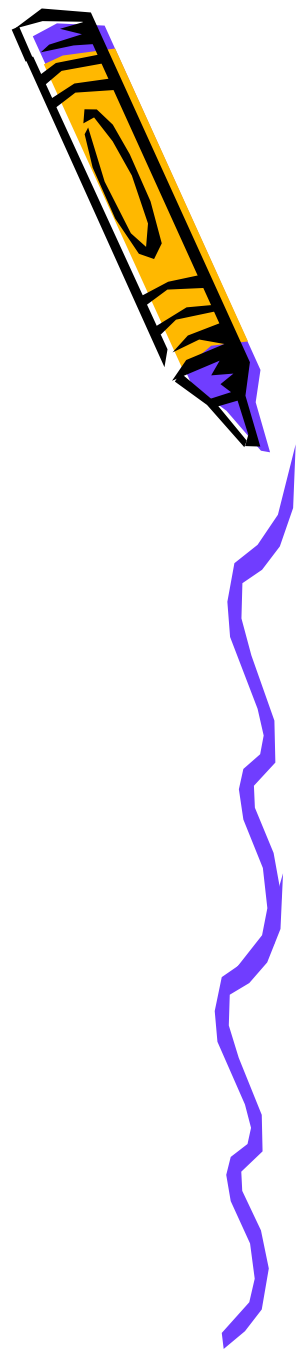


- For children from ages 5 through 18
- Administered by the Florida Healthy Kids Corporation
- Comprehensive medical benefits
- Dental benefits capped at \$1,000 per year
- Benefits delivered by managed care plans (HMOs, EPO) and 4 dental plans
- Small co-payments for certain services



The Full Pay Option

- Non-Subsidized coverage available under MediKids and Healthy Kids for those with incomes above 200% FPL
 - Medikids
 - **\$159 per child per month (Medikids)**
 - Healthy Kids:
 - **\$133 per child per month w/dental**
 - **\$121 per child per month w/o dental**





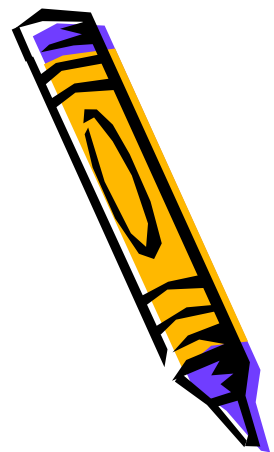
The Application Process

How to Apply for the Florida KidCare
Program



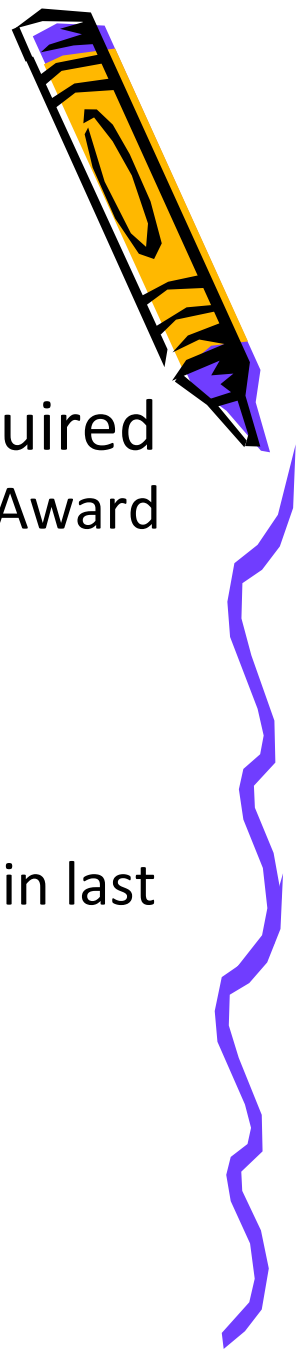
How Do I Apply?

- Florida KidCare Website – Online application
 - www.floridakidcare.org
- Applications by Fax
 - **1-866-867-0054**
- Download and print an application from the web
 - www.floridakidcare.org
- Call the Broward County Hotline and request an application be mailed to you or make an appointment for a representative to assist you
 - **954-467-8737** or toll free at **1-888-540-5437**



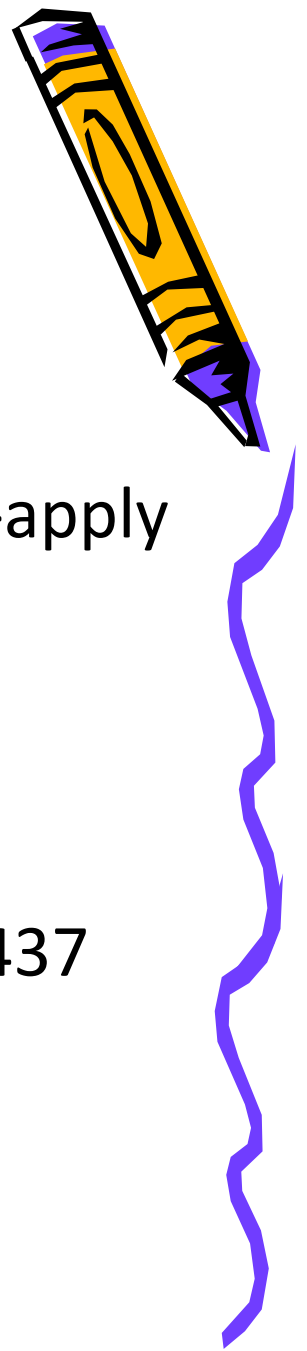
Important Application Information

- Proof of all sources of household income is required
 - Examples: Pay stubs, tax returns, child support, SSI Award letters
- Voluntary Cancellation of Employer Sponsored Insurance
 - Cannot have voluntarily cancelled child's insurance in last 60 days to receive subsidized coverage, or
 - Must meet the state requirements for “good cause exception”



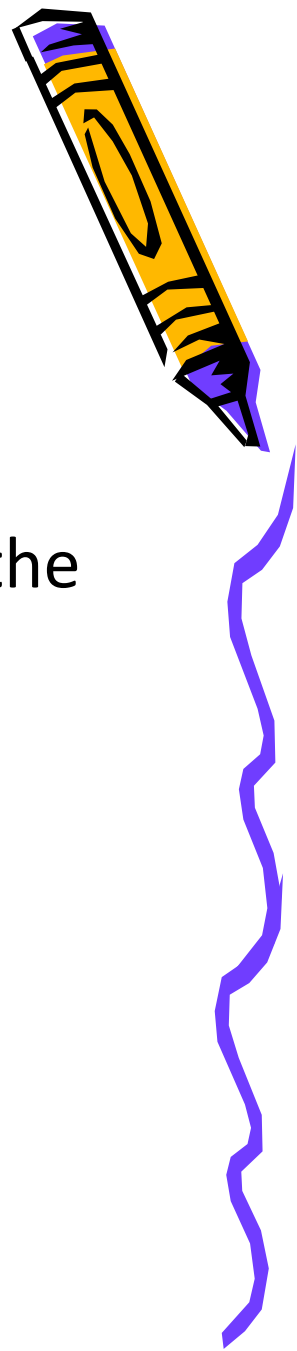
Additional Application Information

- Applications are valid only for 120 days. If not completed within 120 days, applicant must re-apply for coverage
- Prior applicants or enrollees may be eligible to reapply by phone – Call Customer Service first before completing application at 1-800-821-5437



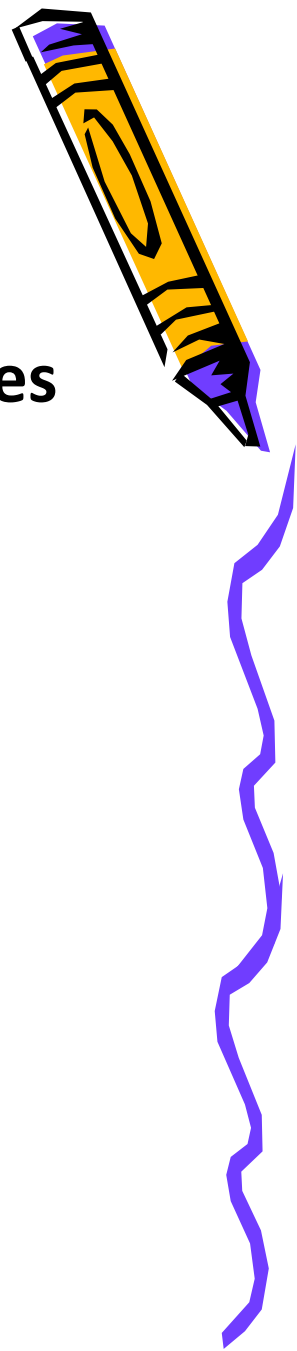
Who Can Apply?

- Child must reside in Florida
- Application must reflect household in which the child permanently resides



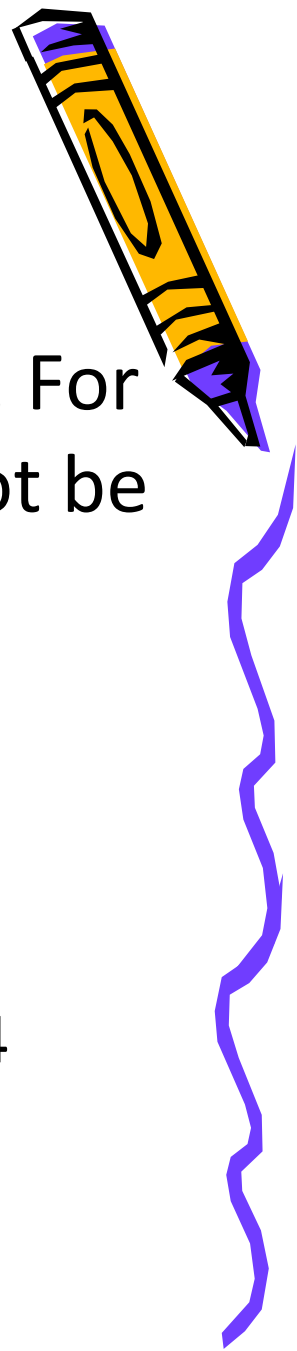
Income Documentation

- Applicants are required to document **all sources** of income at time of application. Examples:
 - Wages and Salaries
 - Self Employment Income
 - Child Support
 - Alimony
 - Social Security
 - Any other income, earned or unearned

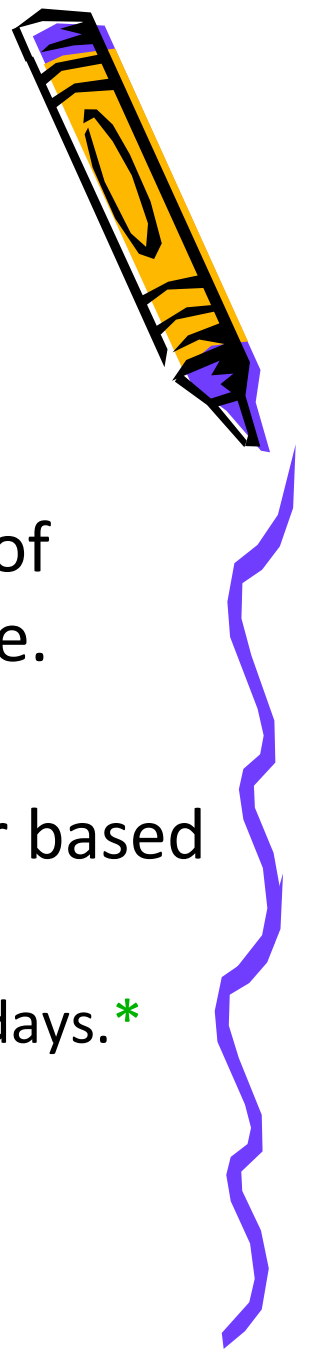


Income Documentation

- Income documentation must be current. For example, a pay stub from 2008 would not be acceptable.
- Acceptable examples of documentation:
 - 2008 Tax Return
 - 2008 W-2 Form
 - Pay stubs reflecting earnings from the last 4 weeks of employment are preferred



Insurance Status Non-Medicaid Programs



- Is the child currently insured?
- If yes, the child is not eligible unless the cost of coverage is greater than 5 % of annual income. (some exceptions apply)*
- Has the family voluntarily cancelled employer based coverage in the last 60 days?
 - If yes, not eligible for subsidized coverage for 60 days.*
 - Good cause exception may apply



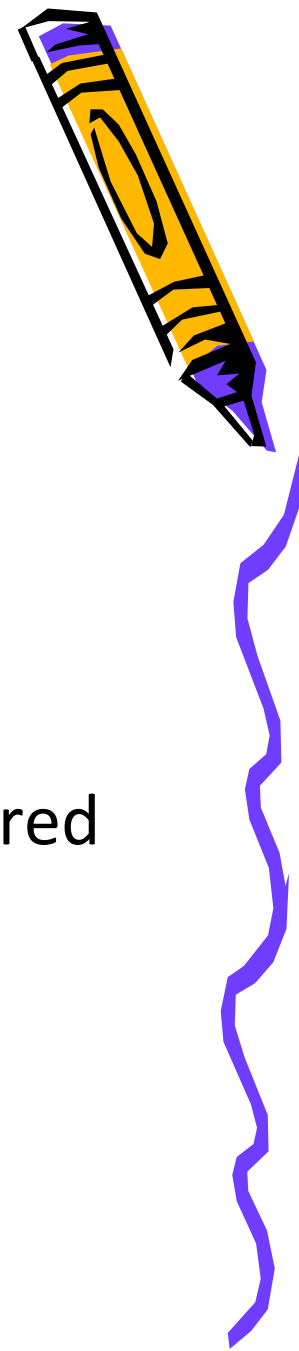
After Applying, What Next?



- All applications are:
 - Acknowledged by letter once received
 - Screened for Medicaid eligibility and electronically referred, as appropriate
 - If referred to DCF, DCF will contact family*
 - Reviewed for any missing information; letters are sent asking family for any missing information

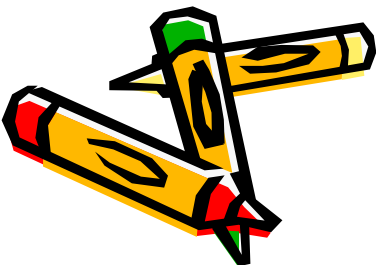


Other Processing Steps



- If possible, income documents electronically verified or reviewed and processed
- Medicaid enrollment status checked
- State employment status verified
- Identity and citizenship documentation required for all components*
- For CMSN: Clinical eligibility screening

*As of January 1, 2010



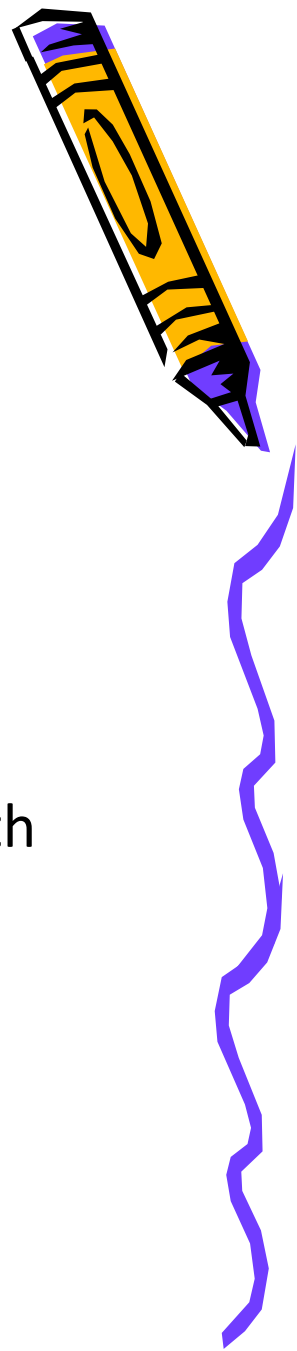
Next Steps



- If eligible for MediKids, CMS Network or Healthy Kids:
 - Coverage begins the first of the month following eligibility determination AND receipt of full premium payment
- If eligible for Medicaid, coverage based on date of application. Retroactive to 1st of month of application.



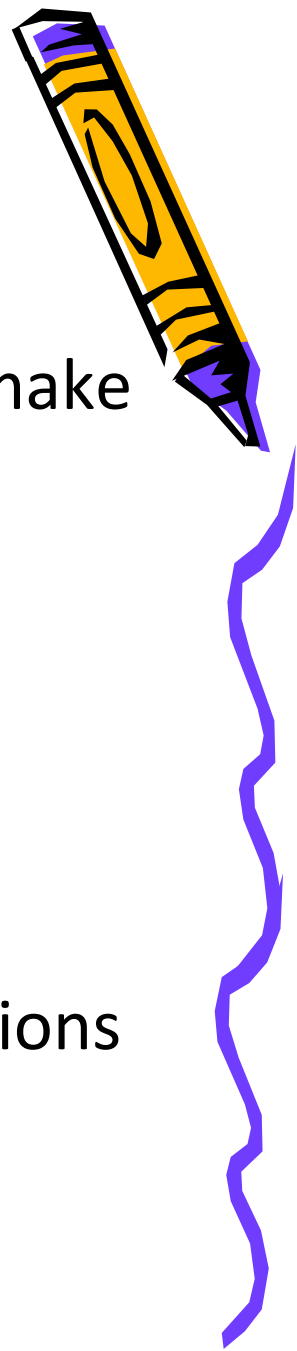
Premium Payments



- Premiums are due on the first of the month for next month's coverage:
 - November 1st premium due for December coverage
- First late notice sent on the 7th of the month
- Automated call and email on the 10th of the month
- Cancellation notice sent around the 21st of the month
- 30-day wait for reinstatement if cancelled for non-payment of premium (state law)



Family Payment Options



- Families receive a coupon sheet annually to make payments by mail
- Automatic payment withdrawals
- Payment by Phone (IVR):
 - 1-800-821-5437
- Online Payment Options on the Healthy Kids website – www.healthykids.org
- Convenience fee for automated payment options
- \$1.50 per transaction



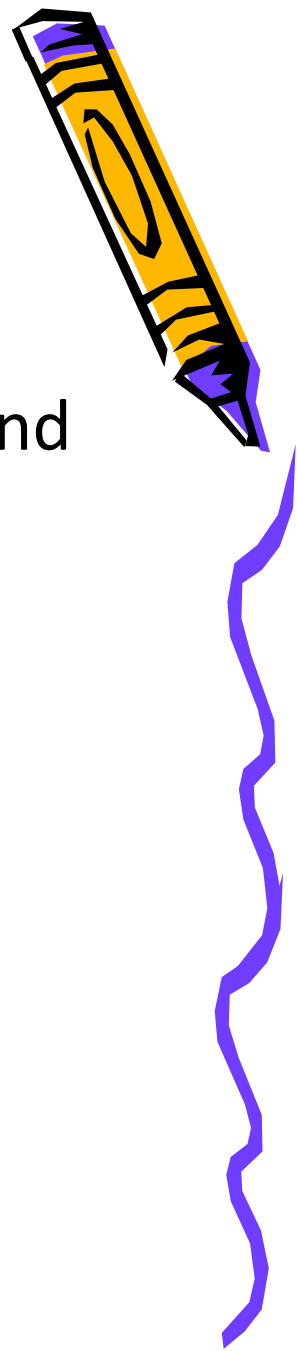
Renewal Process



- Enrollees must renew their coverage once every 12 months
- Pre-populated renewal forms are sent prior to the child's renewal date
- Income documentation required with completed renewal form; income may also be verified electronically



Florida KidCare Information



- For general information about the program and to request an application be mailed:
 - Florida KidCare Local Hotline:
Monday through Friday, 8 a.m. – 6 p.m.
954-467-8737
 - Florida KidCare Toll-free Hotline:
Monday through Friday, 7 a.m. – 7 p.m.
1-888-540-KIDS (5437)

