

## DID YOU KNOW?

### Children with Pre-Existing Conditions Have Health Care Options in California

Over one million California children under age 25 have a pre-existing health condition, such as diabetes, asthma, muscular dystrophy, or cancer. Thanks to the federal health care law, the Affordable Care Act, children can no longer be denied health coverage because of their health condition. Today, no child in California should be uninsured because of their pre-existing health condition since these important coverage options are available:

**Medi-Cal or Healthy Families:** Nearly two out of three uninsured children in California are already eligible for low or no-cost coverage through California's Medi-Cal or Healthy Families programs, which never deny a child coverage because of their health status. The plans offered by these programs provide comprehensive health care services. To qualify, a family must have income less than roughly \$46,000 for a family of three and must meet other requirements.

- Apply online for Medi-Cal or Healthy Families at [www.healthapp.net](http://www.healthapp.net).
- Call 1-877-KIDS-NOW (1-877-543-7669) to find out if your child is eligible.



**Child-Only Insurance:** Because of the federal Affordable Care Act, children can no longer be denied coverage because of their health status when they apply for private child-only insurance. In California's private insurance market, insurers can charge unlimited premiums most of the year, but premiums are limited during open enrollment periods, such as during the month of a child's birthday, and after a major change in life circumstance (such as divorce, job loss, or death).

- Search for child-only insurance policies at [finder.healthcare.gov](http://finder.healthcare.gov), or apply directly with an insurance company or through your insurance agent.
- Call the Department of Managed Health Care Help Center at 1-888-466-2219 if you have any trouble applying or if your child is denied coverage for any reason.



**Pre-Existing Condition Insurance Plan (PCIP):** As a result of the Affordable Care Act, the California Pre-Existing Condition Insurance Plan (PCIP) was created for the purpose of covering high-risk individuals who are unable to obtain private coverage. To qualify for PCIP, a child must be uninsured for at least six months prior to applying and show that the private coverage offered to them has premiums that would be more than Major Risk Medical Insurance Program (MRMIP) premiums, which vary by region. While PCIP coverage has a \$1,500 deductible, as well as sizeable co-payments, the monthly premiums for a child are somewhat lower than what many children with significant health conditions can obtain in the private market – for example, less than about \$150 per month for children under 16 (PCIP premiums are higher for older children and adults). Furthermore, families are limited to \$2,500 in out-of-pocket costs for medical benefits each year.

- Apply for PCIP at [www.pcip.ca.gov](http://www.pcip.ca.gov) or learn more by calling 1-877-428-5060.
- Children not eligible for PCIP might be eligible for MRMIP, the state's high-risk pool. Learn more at [www.mrmib.ca.gov/MRMIB/MRMIP.html](http://www.mrmib.ca.gov/MRMIB/MRMIP.html) and download an application.

**California Children's Services (CCS):** The California Children's Services (CCS) is a state program for children under 21 with certain serious and chronic diseases, including certain cancers, heart disease, and respiratory, digestive, and other conditions. To qualify for CCS, a child needs an evaluation to find out if there is a health problem covered by CCS, and must have Medi-Cal or Healthy Families coverage, have high expected out-of-pocket medical costs, or must have annual family income under \$40,000. Older children who become too old for CCS could be eligible for Medi-Cal, PCIP, or MRMIP coverage.



- Learn more and apply for CCS at [www.dhcs.ca.gov/services/ccs](http://www.dhcs.ca.gov/services/ccs) or by contacting the CCS office in your county.

**Child Health and Disability Prevention (CHDP) Program:** The CHDP Program provides no-cost preventive health assessments from participating providers for children under 19 in families with incomes under roughly \$37,000 for a family of three. CHDP provides medical and dental check-ups, immunizations, and age-appropriate hearing and vision screenings. Children can get these preventive services even while applications for Medi-Cal or Healthy Families are being processed.

- Visit [www.dhcs.ca.gov/services/chdp](http://www.dhcs.ca.gov/services/chdp) to learn more about CHDP and find the information for the CHDP office in your county.

**Financial Assistance Grants:** There are a number of organizations that provide financial assistance with co-payments and/or premiums for families with children who have certain health conditions and who meet certain criteria. These organizations offer this assistance so that children with chronic conditions can get the health care treatments, prescription drugs, and supportive services they need. These financial assistance grants are limited to individuals with certain health care conditions, including asthma, infantile spasms, cancer, diabetes, and more. Recipients must also meet other qualifications based on family income, US citizenship, and other factors.

- Visit [mrmib.ca.gov/MRMIB/Financial\\_Resources.pdf](http://mrmib.ca.gov/MRMIB/Financial_Resources.pdf) to read about the grants available and find contact information to learn more.



Health Insurance for Every California Child

The **100% Campaign** is a collaborative effort of **Children Now**, **The Children's Partnership**, and **Children's Defense Fund-California**, working together since 1998 to ensure that all of California's children gain access to affordable, comprehensive health coverage. Go to [www.100percentcampaign.org](http://www.100percentcampaign.org) to learn more.

**FAMILY VOICES**  
of California

**Family Voices of California (FVCA)** is a statewide collaborative of locally-based parent run centers working to ensure quality health care for children and youth with special health care needs. Go to [www.familyvoicesofca.org](http://www.familyvoicesofca.org) for more information.



Putting California's Children First

The **Children's Specialty Care Coalition** represents over 2,000 pediatric subspecialists in California who are dedicated to ensuring children with special health care needs have access to quality health care. Go to [www.childrens-coalition.org](http://www.childrens-coalition.org) for more information.



The **Family Resource Centers Network of California (FRCNCA)** supports families of children with disabilities, special healthcare needs, and those at risk by ensuring the continuance, expansion, promotion and quality of family-centered, parent-directed, family resource centers. Go to [www.frcnca.org](http://www.frcnca.org) for more information.