

FRIEND

COMMUNITY FIRST
HEALTH PLANS

HEALTH COVERAGE FOR YOUR CHILD A STEP-BY-STEP GUIDE

NEIGHBOR

COMMUNITY





**APPLY FOR HEALTH
COVERAGE FOR A
CHILD OR EXPECTANT
MOTHER USING THESE
4 EASY STEPS**

At Community First Health Plans (CFHP), our goal is that our community has access to quality health care. Children and pregnant women in Texas without health insurance may be able to get low-cost or free health coverage from the Children's Health Insurance Program (CHIP) or Children's Medicaid (STAR). To apply, follow these 4 steps:

STEP 1: UNDERSTAND HEALTH CARE PROGRAMS

HEALTH PROGRAMS

These are the health programs offered by CHIP:

- **CHIP** is a program for children in families that earn more money than the set income limits (see page 5) to qualify for STAR Medicaid, but still cannot afford private insurance.
- **CHIP Perinatal** is a program for pregnant women who do not qualify for STAR Medicaid and do not have any other health coverage.

These are the health programs offered by STAR Medicaid:

- **STAR** is a program for children, newborns, pregnant women, and some families.
- **STAR Kids** is a program for children and adults up to age 20 with a disability.

SERVICES OFFERED

CHIP and STAR Medicaid both cover services needed to keep children and pregnant women healthy, including:

- Dentist visits, cleanings, and fillings
- Eye exams and glasses

- Choice of doctors, regular checkups, and office visits
- Prescription drugs and vaccines
- Access to medical specialists and mental health care
- Hospital care and services
- Medical supplies, x-rays, and lab tests
- Treatment of special health needs
- Treatment of pre-existing conditions

If a child getting STAR Medicaid has a disability or long-lasting illness, the child may be eligible to receive special services.

COSTS FOR PLANS

CHIP fees vary. If the child or expectant mother qualifies for CHIP, the enrollment fee and co-pays will be based on your family's income. Enrollment fees are \$50 or less per family, per year. Co-pays for doctor visits and prescriptions range from \$3-\$5 for lower-income families and \$20-\$35 for higher-income families.

CHIP Perinatal has no enrollment fees, copayments or cost-sharing fees.

STAR Medicaid is at no cost. If the child or expectant mother qualifies for STAR Medicaid, there is no cost for service.

STEP 2: DETERMINE IF YOU QUALIFY

Who may qualify:

- A child age 18 or younger*

**Children up to age 20 may be able to get STAR Medicaid in some cases.*

- A pregnant woman of any age

- A Texas resident

- A U.S. citizen or legal permanent resident**

***Only the child must be a U.S. citizen or legal permanent resident to be considered for coverage. The citizenship or immigration status of the parent will not be asked.*



INCOME GUIDELINES

You must meet the family income guidelines as set by Texas Health and Human Services Commission (HHSC). Follow these steps to see if you meet the income guidelines:

- 1 Find your family size on the left side of this chart. Then follow that row to the right.
- 2 Is your family's income less than the monthly or yearly income shown in the STAR Medicaid section?* If so, the child or expectant mother could qualify for STAR Medicaid.
- 3 If your income is higher, then follow the row to the CHIP section.* If your family's income is less than the monthly or yearly income shown in the CHIP section then the child or expectant mother could qualify for CHIP.
Children of families that earn higher incomes may also qualify in some cases.

1 FAMILY SIZE	2 MAY QUALIFY FOR STAR MEDICAID		3 MAY QUALIFY FOR CHIP	
	Monthly Family Income	Yearly Family Income	Monthly Family Income	Yearly Family Income
1	\$1,415	\$16,971	\$2,138	\$25,648
2	\$1,931	\$23,169	\$2,918	\$35,015
3	\$2,408	\$28,888	\$3,639	\$43,658
4	\$2,904	\$34,846	\$4,389	\$52,662
5	\$3,401	\$40,805	\$5,139	\$61,667
6	\$3,897	\$46,763	\$5,890	\$70,672
7	\$4,394	\$52,722	\$6,640	\$79,677
8	\$4,890	\$58,680	\$7,391	\$88,682

*Income is money you get paid before taxes are taken out.

STEP 3: APPLY FOR HEALTH COVERAGE

If you qualify, the following people can submit an application:

- Any adult who lives more than half the time with an uninsured child may apply. This includes parents, stepparents, grandparents, other relatives, legal guardians, or adult brothers or sisters.
- Anyone age 19 or younger who lives on their own can apply.
- A pregnant woman of any age can apply for CHIP Perinatal services for her unborn child or apply for STAR Medicaid.

APPLY ONLINE

Go to the website yourtexasbenefits.com and choose "Apply for new benefits."

WE CAN HELP!

Our CFHP Community Outreach Office at Avenida Guadalupe can assist with your application. Our staff is bilingual and happy to answer any questions. **Call or email to make an appointment!**

COMMUNITY FIRST HEALTH PLANS AVENIDA GUADALUPE

1410 Guadalupe Street, Suite 222
San Antonio, TX 78207

Monday through Friday
8:30 a.m. - 5:00 p.m.

(210) 358-6333 or
Toll-free 1-877-880-8818

Email: outreach@cfhp.com



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PLEASE HAVE THE FOLLOWING DOCUMENTS TO APPLY:

- Proof of income from your job** One pay stub or paycheck from the last 60 days, a statement from your employer, or self-employment records.
- Medical Costs** Bills or statements from health care providers from the past 3 months. We only need these items if you haven't already paid for these services.
- Citizenship** U.S. passport, Certificate of Naturalization, U.S. birth certificate (copies of the front and back), hospital record of birth, or Medicare card for the child. If the child was born in Texas, we might be able to look up the birth record.
- Identity (proof of who you are)** Current driver's license or Department of Public Safety ID Card.
- Legal representative (a person who has the right to act for you on legal issues)** Power of attorney papers, guardianship order, court order, or similar court documents.
- Veteran's Benefits, worker's compensation or unemployment** Award letter or pay stubs.
- Social Security, Supplemental Security Income (SSI), or pension benefits** Award letter or pay stubs.
- Loans and gifts (includes someone paying bills for you)** Loan agreements or statement from the person giving you money or paying your bills. Must show that person's name, address, phone number and signature.
- Social Security** Social Security number/card from the Social Security Administration for the child.
- Qualified Alien/Non-Citizenship Status** Alien registration card, documentation from the Bureau for Citizenship and Immigration Services (formerly INS) for the child.
- Alimony Expenses** Divorce decree, court order, court records, statement from the individual who is receiving the alimony, last year's income tax return or other item that shows proof.
- Student Loan Interest, Educator Expenses, Health Savings Accounts, Moving Expenses, Tuition and Fees** Last year's income tax return.
- Health Insurance** Provide information about current, or any, private health insurance available to you. Tell us the company name, name of the policy holder, policy number, company phone, group number and if you no longer have it, the end date of the coverage, and the reason the coverage ended.

STEP 4: CHOOSE A HEALTH PLAN

After you're approved for CHIP or STAR Medicaid, you will receive a packet from Texas Health and Human Services Commission (HHSC) confirming your approval. **To complete your enrollment, you must choose a health plan that is right for you.**

The health plan you choose makes all the difference. As the only local health plan, Community First Health Plans (CFHP) is here to help you on your health care journey. CFHP offers an extensive variety of Value-Added Services and customer service to support your family's well-being.



CFHP VALUED-ADDED SERVICES

CFHP also offers Value-Added Services—extra services you can get in addition to your CHIP or STAR Medicaid benefits. We are always looking for new ways to provide more support to our Members.

CFHP Value-Added Services include:

- Healthy Expectations Maternity Program, with valuable educational information and a prenatal program to earn gift cards
- Low cost dental services for pregnant Members
- Birthing classes
- Baby Shower with free diaper bag, baby supplies, baby car seat, toddler booster seat or safe sleep play yard
- 24-Hour Nurse Advice Line
- Online mental health resources
- Free smart phone with minutes, text, and data available (limitations apply)
- Enhanced vision benefits to help cover frames or contact lenses
- Help with getting a ride to medical appointments or health classes
- Free sports physicals
- Zumba classes with free fitness giveaway
- Adult Healthy lifestyle classes
- Smoking Cessation Program
- Asthma Kit and Asthma pillow cover
- Gift card for follow-up appointment after leaving behavioral health hospital
- i-Cycle Bike Safety and Repair Classes

Limitations or restrictions may apply. Please call Member Services for more information.

Some Members with special health care needs might receive service management. A CFHP Service Coordinator can make sure you get the health care services you need.

For more information about the CFHP Value-Added Services offered, please call CFHP Member Services at:

1-800-434-2347



ABOUT US

Community First Health Plans (CFHP) was established in 1995 by University Health System, to provide health care coverage to the citizens of Bexar and the surrounding seven counties. CFHP is committed to providing members with great health care benefits and outstanding service, delivered by people who live right here in South Texas.



As the **only locally owned and managed, non-profit health plan in the area**, all dollars received in our revenue stream are funneled back into the community to further our mission in providing excellent health care in the San Antonio and surrounding areas.



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For more information visit our website at cfhp.com