

7.14 SPECIFIC WV CHIP REQUIREMENTS

The information in this Section parallels the information in Chapter 16, which contains the requirements specific to Medicaid. Item A describes the criteria for WV CHIP children. Sections B and C describe the similarities and differences between requirements for WV CHIP and other Medicaid coverage groups.

A. REQUIREMENTS FOR WV CHIP CHILDREN

Income:	200% FPL	Assets: N/A
	No Spenddown Provision	

A child is eligible as a WV CHIP child, when all of the following conditions are met:

- The child is not yet age 19, regardless of school attendance or course completion date. Emancipation of the child, by marriage or other means, does not impact eligibility as long as the individual falls in the eligible age range. A child does not lose WV CHIP eligibility due to reaching age 19 until the end of the month in which he attains that age. A child who attains age 19 on the first day of the month retains eligibility until the end of that month.

NOTE: If a child is receiving inpatient services on the date he would lose eligibility due to reaching the maximum age, eligibility must continue until the child is discharged.

EXCEPTION: See Section 7.3,D.

- Net family income, determined according to Section 7.10, is less than or equal to 200% FPL. See Appendix A of Chapter 10 for the maximum income limits.

NOTE: When a WV CHIP IG's net income exceeds 200% FPL, but the gross income is less than or equal to **300%** FPL, the child is evaluated for WV CHIP Premium Expansion. See item F below.

- The child is not an inmate of a public institution.
- The child is not a patient in an institution for mental diseases.
- The child meets the Medicaid citizenship and alienage requirements found in Chapter 18.

WV CHIP

- Loss of coverage was outside the control of the employee.
- A determination of good cause is made by the legal representatives of the Department of Administration. Referral for consideration is made automatically by the Hearings Officer after a negative Fair Hearing decision for the client.

E. WV CHIP Premium Expansion

House Bill 4021 established the WV CHIP Premium Expansion coverage group to expand the WV CHIP income levels to 220% of the Federal Poverty Level (FPL) effective January 1, 2007. Effective January 1, 2009, the WV CHIP Premium Expansion coverage group was further expanded to include gross income levels less than or equal to 250% **and effective July 1, 2011 to include gross income levels less than or equal to 300% FPL.**

1. Worker Action Required / Client Notification

When the WV CHIP application is denied solely for net income in excess of 200% FPL the child is evaluated for WV CHIP Premium Expansion. The data system totals the gross earned income and the gross unearned income of the IG and compares the result against the gross test in the last column in Appendix C. If the IG's total gross income exceeds **300%** FPL, the applicant is denied. If the gross income test is met with gross income less than or equal to **300%** FPL, income disregards or deductions are applied. See Section 7.10,E. RAPIDS sends a report to WV CHIP staff to evaluate applicants for WV CHIP Expansion when the IG has total gross income less than or equal to **300%** FPL but with net income in excess of 200% FPL.

NOTE: Verification of income is not required when the client states his income exceeds **300%** FPL.

2. Premium Payment

The premium amount is based on the number of children approved for WV CHIP Premium Expansion coverage. The premium amount for one child is \$35 per month. The premium amount for two or more children is \$71 per month.

WV CHIP

The initial and ongoing initial premium payment may be made by check or money order, or online at www.chip.wv.gov. Continued participation in WV CHIP Premium Expansion requires payment of monthly premiums. Premiums are due by the 1st of the month to continue coverage for that month.

NOTE: Premium payments must not be accepted by the local offices. The client is instructed by WV CHIP to mail payments to the WV Treasurer's Office with the appropriate payment coupon or pay online.

3. Beginning Date of Eligibility

Families eligible for WV CHIP Premium will be provided 2 coupons that reflect coverage start dates. Some families are eligible to backdate their beginning date of eligibility to the month of application. The start date on the coupon is the first date that the child(ren) may be enrolled in WV CHIP Premium. The family chooses the coupon with the start date they wish their child's enrollment to be effective, or if the same date on each coupon, select the coupon for either 1 month or 2 month's coverage.

NOTE: There is no redetermination for WV CHIP Premium Expansion coverage. The client must reapply after the 12-month financial eligibility period ends.

4. Changes in AG Circumstances

WV CHIP Premium Expansion recipients must report all changes in AG information, including, but not limited to income to the WV CHIP Helpline at 1-877-982-2447.