

Expanding CHIP Coverage to Public Employees

Children's Health Insurance Program

- Established by federal legislation in 1997
- Federal-State Partnership
- Children 18 and under
- Covered services include:

Physician visits

Tests and x-rays

Hospital visits

Dental care

Immunizations

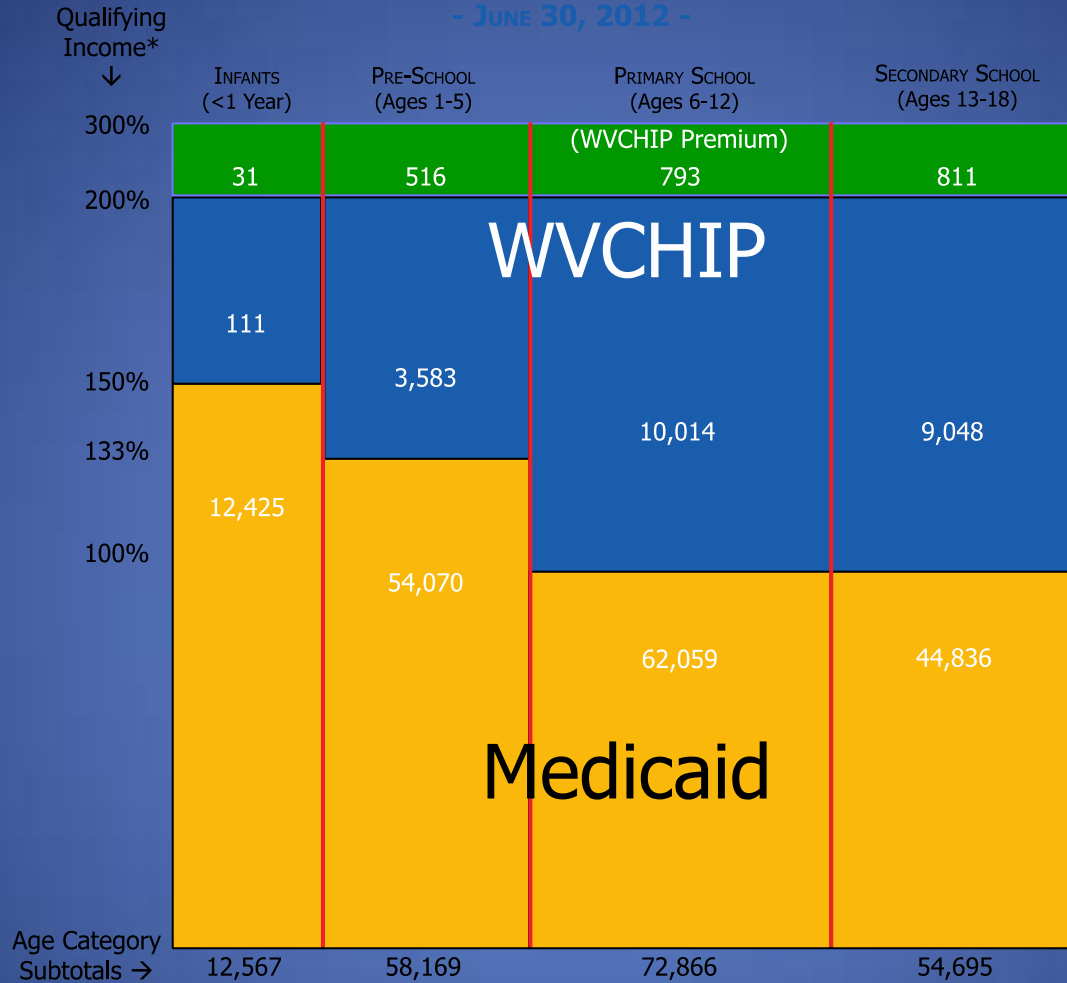
Vision Care

Prescriptions

Emergency care

Mental Health

TABLE 7: HEALTH COVERAGE OF WEST VIRGINIA CHILDREN
 BY WVCHIP AND MEDICAID
 - JUNE 30, 2012 -



*Household incomes through 300% of the Federal Poverty Level (FPL)

Total WVCHIP Enrollment **24,907** Total WV Medicaid Enrollment **173,390**

Total # of Children Covered by WVCHIP and Medicaid - **198,297**

WV CHIP Eligibility



Income Guidelines and Co-Pays for WVCHIP

Family Size	Gold		Blue		Premium Plan	
	Monthly	Annual	Monthly	Annual	Monthly	Annual
2	\$1,940	\$23,274	\$2,586	\$31,026	\$3,879	\$46,542
3	\$2,442	\$29,298	\$3,256	\$39,066	\$4,884	\$58,602
4	\$2,945	\$35,334	\$3,926	\$47,106	\$5,889	\$70,662
5	\$3,447	\$41,358	\$4,596	\$55,146	\$6,894	\$82,722
6	\$3,950	\$47,394	\$5,266	\$63,186	\$7,899	\$94,782
7	\$4,452	\$53,418	\$5,936	\$71,226	\$8,904	\$106,842

At lower income levels, families may be eligible for WV Medicaid.

Eff. 3/2013

Public Employees' Insurance Agency

- Established by Public Employees Insurance Act of 1971
- Benefits available to all active employees of the State and various related State agencies and local governments
- Funded entirely by participating employers and employees

Benefits Comparison

	CHIP Gold	CHIP Blue	CHIP Premium	PEIA
Physician Visit (Primary Care)	\$0	\$0	\$0	\$15
Physician Visit (Specialist)	\$0	\$0	\$0	\$20
Immunizations	\$0	\$0	\$0	\$0
Hospital/Inpatient Services	\$0	\$25	\$25	Deductible* + 20%
Outpatient services	\$0	\$25	\$25	\$50 + deductible +20% (ambulatory care/outpatient surgery) Deductible +20% (pre-admission testing, x-ray, and lab)
Emergency Room Visit	\$0	\$35 (waived if admitted)	\$35 (waived if admitted)	\$100 + deductible + 20% (non-emergency) \$50 + deductible + 20% (emergency, \$50 waived if admitted)
Generic Prescriptions	\$0	\$0	\$0	\$5
Listed Brand Name Prescriptions	\$5	\$10	\$15	\$15
Dental Services	\$0	\$0	\$0 (regular visits) \$25 (certain services)	Not Covered
Vision Services	\$0	\$0	\$0	Not Covered
Out of Pocket Maximum (Medical)	\$150 (1 child) \$300 (2 children) \$450 (3 children)	\$150 \$300 \$450	\$200 \$400 \$600	\$1,200 and up (Family Plan A, salary dependent)
Out of Pocket Maximum (Prescription)	\$100 (1 child) \$200 (2 children) \$300 (3 children)	\$100 \$200 \$300	\$150 \$250 \$350	\$3,500

***Note:** PEIA annual deductibles are salary dependent. For example \$200 for Family Plan A with salary under \$20,000, \$300 with salary \$20,001-30,000, \$400 with salary \$30,001-36,000, \$450 with salary \$36,001-42,000, and so on.

Affordable Care Act

- Passed March 23, 2010
- Expanded Medicaid to 138 percent FPL
- Section 10203(b)(2)(D) of ACA amended previous provision of Social Security Act to extend eligibility

Eligibility Projections

Table 1

Thousands of Current PEIA Children May Be Eligible For CHIP

Eligibility Projection	
Total WV children under 19 years of age	404,200
Number of WV children between 139-300% FPL	116,500
Percent of WV children between 139-300% FPL	28.8%
PEIA dependents under 19 Years of Age	30,600
CHIP-eligible PEIA dependents (rounded)	8,800

Source: WVCBP projections using 2012 Current Population Survey and current enrollments

Cost Comparison

Table 2
Federal Government Pays Most of CHIP Costs

Average Monthly Costs of PEIA & CHIP in 2012

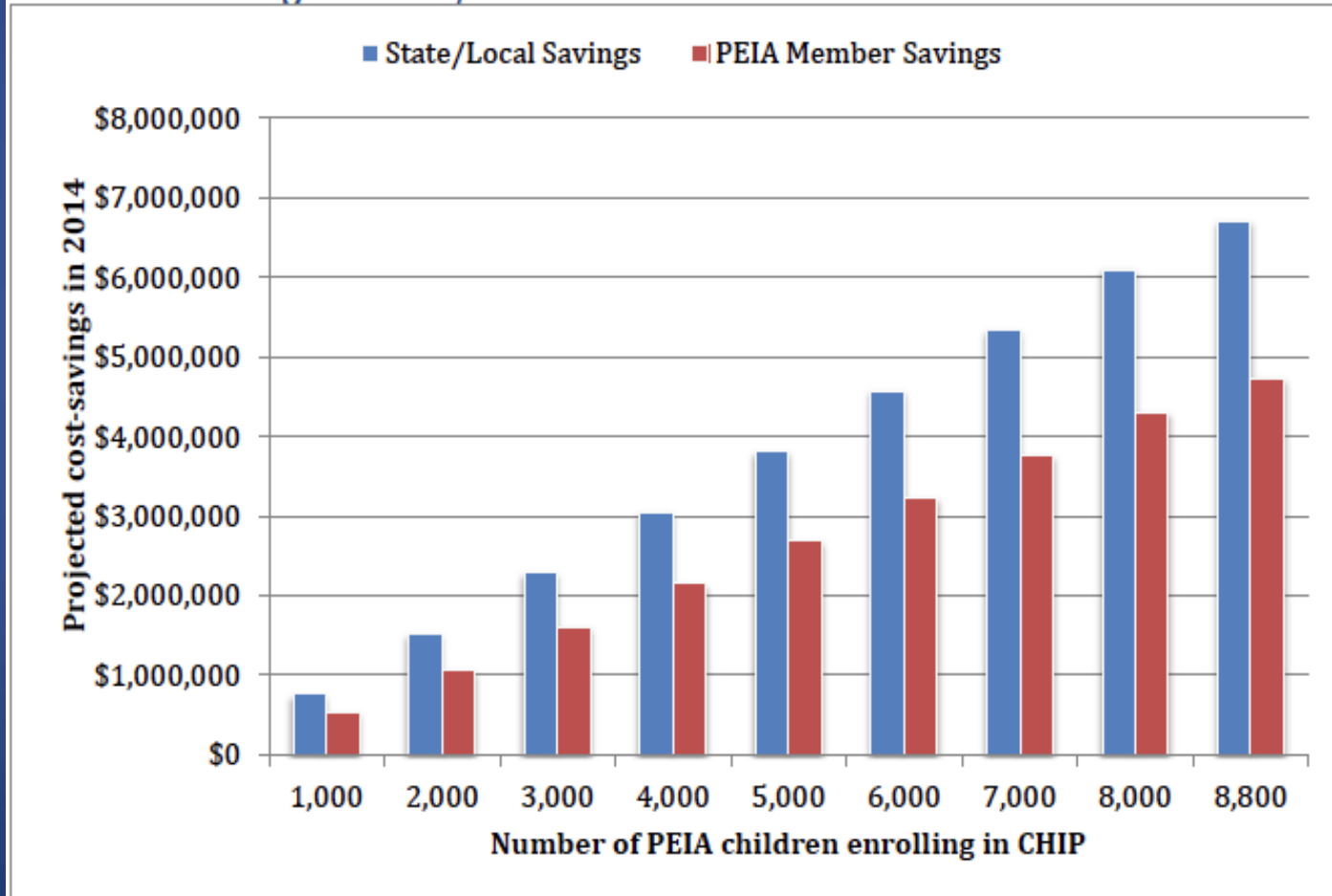
	PEIA (under 18)	CHIP
Total Plan Cost	\$145.34	\$168.82
Member Cost	\$49.50	\$4.69
State/Local Government Cost	\$95.84	\$32.36
Federal Cost	n/a	\$136.46

Source: "CHIP Expansion For PEIA Children," presented to PEIA Finance Board, March 21, 2013 by Sharon Carte, Director, WVCHIP.

Savings Projections

Figure 1

2014 Cost-Savings to State/Local Government and PEIA Member Families



Source: WVCBP analysis of WV CHIP and PEIA data.

A View of Two Families

Table 3

A View of Two Families

	Family A One parent, two children	Family B Two parents, two children
Household Income	\$29,000	\$58,000 (\$29,000 public employee, \$29,000 spouse)
Percent FPL	148%	246%
CHIP Eligible by Income?	Yes	Yes
PEIA Coverage Level	Employee Plus Children, PPB Plan A	Family, PPB Plan A
Monthly PEIA Premium ¹⁴ (non-smoker)	\$119	\$166
After enrolling children to CHIP		
CHIP Coverage Level	CHIP Gold	CHIP Premium
Monthly CHIP Premium	\$0	\$70 (\$35 per child, \$70 max)
New PEIA Coverage Level	Employee Only, PPB A	Family, PPB A
New Monthly PEIA Premium (non-smoker)	\$55	\$166
Family expected to switch children to CHIP?	Yes	No

Source: WVCBP analysis of WVCHIP and PEIA data.

Governor's Announcement

- August 22, 2013, Gov. Tomblin announces that West Virginia will seek federal approval to extend eligibility

Gov. Tomblin Announces W.Va. Children's Health Insurance Program to be Available for Dependents of State Employees

8/22/2013

Coverage anticipated to begin July 1, 2014

CHARLESTON, W.Va. – Gov. Earl Ray Tomblin today announced, pending federal approval, dependents of West Virginia state government employees will be eligible to apply for health insurance coverage with the West Virginia Children's Health Insurance Program (WVCHIP). Previously, these individuals were not eligible to apply for WVCHIP due to the federal program's eligibility restrictions.

"The good health of our children is of the utmost importance," Gov. Tomblin said. "Through this opportunity, we are seeking to protect and improve our children's quality of life and future by providing a more affordable insurance option for their families."

Additional Recommendations

- Creation of a new PEIA plan tier
- Comprehensive outreach

Contact

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