

CoverKids - Check It Out

"Let's make it as easy for children in Tennessee to get health insurance as it is for them to check out a library book." -- Governor Phil Bredesen

"A child of five would understand this. Send someone to fetch a child of five." -- Groucho Marx, American comic actor (1890-1977)

For several years, Tennessee has provided health and dental coverage to children in low income households through its TennCare program. As of March 2006, however, over 127,000 children in Tennessee were not eligible for TennCare and had no health insurance.

In March 2007, Tennessee launched a new program called "CoverKids." This is a new Tennessee program that uses federal subsidy money to provide free high quality health insurance for eligible uninsured minors. Here are some important Q's and A's.

Q. Who is eligible for free health insurance through CoverKids?

A child or minor can qualify for free insurance through CoverKids if she or he is:

- Age 18 or younger;
- A Tennessee resident;
- Uninsured for three months or more;
- Not eligible for TennCare; and
- In a household with income of less than 250 percent of the federal poverty level.

Note: A family with household income of more than 250 percent of poverty level can purchase coverage, but there is no federal subsidy and these participants will be charged full premiums of about \$227 per child per month as of 2007.

Q. What household incomes are less than 250 percent of poverty level?

The federal poverty level is based on the number of persons in the household. Uninsured children in households with less than the total incomes shown below are eligible for CoverKids:

- 1 person: \$25,525
- 2 persons: \$34,225
- 3 person: \$42,925
- 4 persons: \$51,625
- 5 persons: \$60,325
- 6 persons: \$69,025
- 7 persons: \$77,725
- 8 persons: \$86,425

Q. What does CoverKids ...cover?

CoverKids provides comprehensive health insurance, using the state employee health insurance plan as a benchmark. It does not include dental and vision coverage at this time, because those coverages are not part of the state employee basic plan.

Families with income less than 250 percent of poverty level pay zero premiums. There are moderate co-pays between 250 and 150 percent, and much smaller co-pays if a family's income is less than 150 percent. CoverKids does cover basic health costs. Here are the benefits and the sample co-pays when family income is less than 150 percent of poverty level:

- Physician office visits - \$5 co-pay
- Hospital care - \$5 per admission
- Prescription drugs - \$1 co-pay for generic, \$3 for preferred brand
- Maternity - \$5 co-pay, paid only on first visit to OB doctor
- Emergency rooms - \$5 co-pay, waived if admitted
- Chiropractic care - \$5 co-pay
- Lab and X-ray - no co-pay, 100 percent benefit
- Physical, speech, and occupational therapy - \$5 co-pay
- Mental health and/or substance abuse inpatient treatment - \$5 co-pay, preauthorization required, up to 30 days per year
- Mental health and/or substance abuse outpatient - \$5 co-pay, limited to 52 sessions per year

Q. How can I apply for CoverKids?

Go to www.CoverTN.gov or call toll-free **1-866-CoverTN (1-866-268-3786)**. All applicant children are screened for TennCare eligibility. Any child eligible for TennCare will be covered by TennCare.

by Jim Hawkins, Managing Attorney, Gallatin office, Legal Aid Society

Note: This column is not intended to take the place of legal advice. All cases are different and need individual attention. Consult with a private attorney of your choice to review the facts and law specific to your case.

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