

Pennsylvania Offers Health Coverage to Low-Income Families.



The **Medicaid** program offers free or low-cost health insurance to children, pregnant women, people 65 and older, and people with disabilities or chronic health problems.

The **CHIP** program offers coverage to children under age 19. Depending on your family's income, CHIP may be **free** or **low-cost**.

Fast Facts about Medicaid and CHIP:

- **Income limits** depend on how many people are in your family. The income limits are higher for larger families and lower for smaller families. Some income is *disregarded* (not counted), so even if your income is a little bit over the limit, you should still apply.
- **Resource limits** only apply to adults who don't have children in the household. Resources are bank accounts, some retirement accounts and other investments.
- **For immigrants:** if you are here legally, you may be eligible for Medicaid or CHIP even if you are not a citizen. If your child is a citizen, your child can get Medicaid or CHIP no matter what your legal status is.

Who can get Medicaid or CHIP?

✓ **Children under age 19**

In Pennsylvania, **any child** who is legally here can get free or low-cost health insurance through Medicaid or the CHIP program.

If there are three people in your family and your monthly income is less than \$3,255, your children can get free health insurance through Medicaid or CHIP. If your income is higher, your children can get low-cost health insurance through CHIP.

✓ **Pregnant women**

Many pregnant women are eligible for Medicaid. The income limits for pregnant women are higher than they are for most other adults.

If you are a family of three and your monthly income is less than \$3,011, you may be able to get Medicaid for you and your baby.

✓ **Seniors age 65 or older**

If you are age 65 or older and have Medicare, and your income is less than \$1,293 per month, you may be able to get help paying your Medicare premiums.

If your monthly income is less than \$958 and you have less than \$7,080 in resources, you may be able to get help paying your Medicare premiums and Medicaid to cover what Medicare does not.

✓ **People with Disabilities and Chronic Health Problems**

If you have a disability or chronic health problem, you may be able to get Medicaid. Your doctor or clinic will need to fill out a form and say that your disability or health problem will last at least 12 months.

If your monthly income is less than \$958 and you have less than \$2000 in bank accounts and other resources, you may be able to get Medicaid.

If you can work even a little bit and you have a disability, you can have up to \$2,394 in monthly income and up to \$10,000 in resources.

How do I apply for Medicaid or CHIP?

There are three ways to apply:

- **Online** at COMPASS <https://www.humanservices.state.pa.us/compass>
- **By mail**
 - You can download an application form at:
<http://www.dpw.state.pa.us/applyforbenefits/index.htm>
- **In person** at the County Assistance Office

When you apply for Medicaid, COMPASS or the County Assistance Office may also tell you if you are eligible for other benefits, like SNAP (food stamps), cash assistance, child care subsidies, and heating assistance programs (LIHEAP).

The County Assistance Office will also ask for some documents, such as:

- one month's proof of **income**, like a month's worth of pay stubs
- proof of **disability** or illness, like a doctor's note, if you're applying because you have a disability or chronic health condition
- proof of **immigrant or citizenship status**, like a green card or Social Security card
- proof of **residence**, like a utility bill

Send **copies** of documents. **Keep a copy of the application and the proof you sent.**

The County Assistance Office should tell you whether you qualify for Medical Assistance within **30 days** of the day that you apply. If you are denied, you have the right to appeal the denial. For more information about appeals, you can call PHLP's Helpline at 800-274-3258.