

What Is CHIP?

CHIP covers all uninsured children and teens in PA. It's short for the Children's Health Insurance Program - Pennsylvania's program to provide health insurance to all uninsured children and teens who are not eligible for or enrolled in Medical Assistance. Nine out of 10 CHIP parents report satisfaction with their child's health plan, and 96% received an appointment for check-ups and vaccinations as soon as they wanted. There are a lot of reasons kids might not have health insurance - maybe their parents lost a job, don't have health insurance at work or maybe it just costs too much. Whatever the reason, CHIP may be able to help. All families need to do is [apply today](#).

So is my child really eligible for CHIP?

All uninsured Pennsylvania children and teens who are not eligible for Medical Assistance have access to affordable, comprehensive health-care coverage. And no family makes too much money for CHIP. It's the same great program, now available to all families. CHIP is always there for your kids with quality, comprehensive health insurance coverage for routine doctor visits, prescriptions, dental, eye care, prescriptions and much more. All families need to do is [apply today](#). For a full list of covered benefits available through CHIP, [click here](#).

I thought CHIP was only for low-income families?

Parents may think their kids can't get CHIP because they make too much money. Not true! CHIP covers all uninsured kids and teens up to age 19 who are not eligible for Medical Assistance. No family makes too much money for CHIP because there is no income limit.

What's the cost for CHIP coverage?

For most families, it's free. For example, a family making \$46,100/year would qualify for free CHIP. Families with incomes above the free CHIP limits will pay low monthly premiums and co-pays for some services. [View comprehensive income information](#).

Who offers CHIP insurance coverage?

CHIP is provided by private health insurance companies that are licensed and regulated by the Pennsylvania Insurance Department. Coverage is excellent, and comes from major insurance companies with large networks of physicians, specialists and care facilities near you, so you may be able to enroll in CHIP without even changing doctors. [Find a CHIP health insurance company in your county](#).

How long is my child covered once they are enrolled in CHIP?

Once enrolled, children are guaranteed 12 months of CHIP coverage unless they no longer meet the basic [eligibility requirements](#). Families must renew their coverage every year in order for the coverage to continue. CHIP insurance companies send renewal notices 90 days before their

benefits are going to end, and families must fill out and send the renewal information back to their CHIP insurance company in order for benefits to continue.

I recently gained legal custody of my grandchildren. They are uninsured and need health benefits. Can I apply for CHIP for them?

Yes! Any legal guardian who is exercising care and control of the children, you can [apply](#) for CHIP.

My child has a pre-existing condition. Will that affect our eligibility?

Pre-existing conditions are covered. There are no exclusions for pre-existing conditions in CHIP or Medical Assistance. However, if your child has a [serious medical condition](#) or disability, he or she may be considered for Medical Assistance.

Does CHIP have a waiting list?

No. There is no waiting list to enroll in CHIP.

Why is there a six-month period of going without insurance for the low-cost and full-cost CHIP programs, but not the free CHIP program? We cannot afford our private coverage, do we have to wait to get CHIP?

We understand the hardship and uncertainty this may create for families in need; however, this period of going without insurance for families who qualify for low-cost and full-cost CHIP (but not free CHIP) is written into law so that employers and or consumers would not drop private health coverage to enroll in a public program. It cannot be waived. All new applicants who are found eligible for low cost or full cost CHIP (but not free CHIP) must show that their child has been uninsured for six months unless: the child is under age two; the child has lost health benefits because a parent lost their job; or the child is moving from another public health insurance program.

I applied for CHIP and my children are eligible for low-cost and full-cost CHIP. Why do my children have to wait six months for CHIP coverage?

Federal law requires that CHIP applicants whose income is over the free CHIP limits (200 percent of federal poverty guidelines - a family of four making more than \$46,100/year) have to be without insurance for six months before being enrolled, with some exceptions. This requirement is part of the law and is used to prevent employers and/or consumers from dropping private health coverage to enroll in a public program. CHIP is strictly for families with no other available health coverage. Please note that the six-month period of uninsurance does not apply to those who eligible for free CHIP. For those in the low-cost and full-cost CHIP programs, exceptions to the six-month rule include: the child is under age two; the child has lost health benefits because a parent lost their job; or the child is moving from another public health insurance program.

I have more questions. Can I talk to someone about CHIP?

Couldn't find the answer you're looking for? Maybe it's under another category in our [FAQ section](#). Check it out. Or, [find a CHIP insurance company](#) in your county and give them a call!

Call 1-800-986-KIDS