

# Great Health & Dental Benefits for Your Kids!

## Who are we?

New Hampshire Healthy Kids is a non-profit organization working in partnership with the New Hampshire Department of Health and Human Services, Harvard Pilgrim Health Care and Northeast Delta Dental to offer low-cost and free health coverage options for uninsured children.

## Why is health insurance important?

- Health care is very expensive. With insurance, when your children are ill or injured you won't have to worry about how to pay for doctor visits, prescriptions and other services.
- Children with health insurance get regular health care which helps avoid unnecessary emergency room visits.
- Even if your children are healthy, they will stay in good health with well-child visits, immunizations and dental checkups.
- Healthy children learn better and are less likely to miss school and other activities.

## Why should you apply for Healthy Kids?

Healthy Kids coverage is a good value. Many families qualify for free coverage. As income gets higher, families are asked to pay a share of the cost. When you have health insurance for your children, you won't hesitate to get the care they need when they are sick or injured. When a simple broken arm can cost as much as \$2,000, you will have peace of mind knowing your kids are covered.

## Income Guidelines

Income guidelines are shown in the chart below. Some expenses, such as childcare, may be deducted from your income. So even if your income is above but close to these limits, your child may qualify. Income levels are subject to change each March 1. For the most recent guidelines, please check our website at [www.nhhealthykids.com](http://www.nhhealthykids.com).

	Healthy Kids Gold Ages 0 through 18	Healthy Kids Gold Infants Ages 0 to 1	Healthy Kids Silver Ages 1 through 18	Healthy Kids Silver Ages 1 through 18	Healthy Kids Buy-in† Ages 1 through 18
Family Premium	No Monthly Premium	No Monthly Premium	\$32 per child/per month Monthly max \$128 Harvard Pilgrim/Delta Dental	\$54 per child/per month Monthly max \$162 Harvard Pilgrim/Delta Dental	\$205 per child/ per month Harvard Pilgrim/Delta Dental
# of Family Members	Monthly Income up to:	Monthly Income up to:	Monthly Income between:	Monthly Income between:	Monthly Income between:
2	\$2,247	\$3,643	\$2,248 - \$3,036	\$3,037 - \$3,643	\$3,644 - \$4,857
3	\$2,823	\$4,578	\$2,824 - \$3,815	\$3,816 - \$4,578	\$4,579 - \$6,104
4	\$3,400	\$5,513	\$3,401 - \$4,594	\$4,595 - \$5,513	\$5,514 - \$7,350
5	\$3,976	\$6,448	\$3,977 - \$5,373	\$5,374 - \$6,448	\$6,449 - \$8,597

If your child is Native Alaskan or Native American, you may qualify for free coverage. †The Buy-In Program receives no State or Federal Funds.

## Is my child eligible?

Your child may be eligible if he/she meets the following requirements:

- **Age** – your child must be under the age of 19.
- **Residency** – your child must be a New Hampshire resident.
- **Citizenship** – your child must be a U.S. citizen, a refugee, asylee, or a permanent resident who has been in the U.S. for at least five years.
- **Income** – your total family income must fall within the guidelines shown on the chart below.
- **Insurance Status** –
  - Your child may be eligible for Healthy Kids Gold regardless of his/her insurance status.
  - If your children are ages 1 through 18 and your family income falls in the Healthy Kids Silver levels, your child must be uninsured for six consecutive months. This requirement may be waived for certain good causes such as job loss.



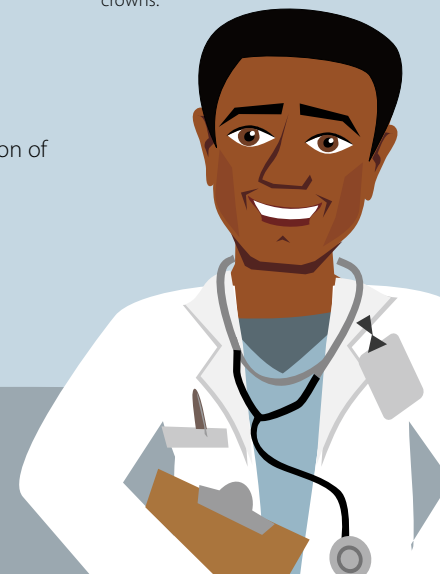
## Summary of Health Benefits

- Physician Services
  - Office visits and specialist visits
  - Well child checkups and physical exams
  - Immunizations
- Prescription Drugs
- Emergency Room
- Inpatient Hospital Services
- Outpatient Services
- Lab and X-Ray Services
- Home Health Services
- Physical, Speech and Occupational Therapy
- Outpatient and Inpatient Mental Health Care
- Eyeglasses (Limited Selection of Frames)
- Hearing Aids
- Early Intervention Services

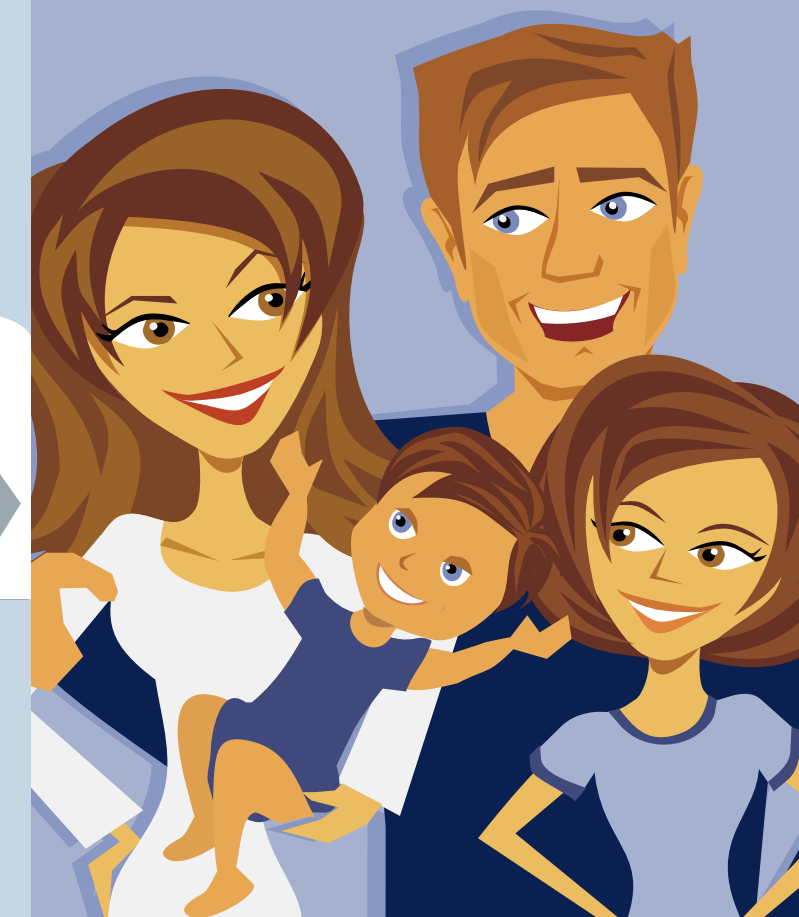
## Summary of Dental Benefits

- Regular Dental Checkups
- Cleaning and Fluoride Treatments
- X-Rays
- Sealants
- Fillings
- Simple Extractions

Covered benefits vary by program. All services are based on medical necessity. Limits on the number of visits or coverage may apply. Healthy Kids Gold offers more extensive dental services such as oral surgery and crowns.



## LOW-COST Health Coverage for Uninsured Kids and Teens



For more information about the Healthy Kids health plans, visit our website at

[www.nhhealthykids.com](http://www.nhhealthykids.com)

or call toll-free:

**1-877-464-2447**

**TDD# 1-800-735-2964**

1 Pillsbury Street, Suite 300 • Concord, NH 03301-3556

[www.nhhealthykids.com](http://www.nhhealthykids.com)

# Three Great Healthy Kids Programs

## Healthy Kids Gold

Healthy Kids Gold provides a full range of health and dental services to children. Pregnant Women ages 19 and older are eligible for Medical Coverage for Pregnant Women at the same income levels. Infants up to the age of one are eligible for Healthy Kids Gold at higher income levels.

You may request payment of certain medical services received up to 90 days prior to the date you applied. To qualify, your child must have been eligible at that time.

### Your Doctors and Dentists

Under Healthy Kids Gold, children and pregnant women receive care from doctors, dentists and health care providers who contract with the Department of Health and Human Services.

### Cost

There is no cost to your family.

## Healthy Kids Silver

If your family income is above the limit for Healthy Kids Gold, you may be eligible for low-cost insurance for your children through Healthy Kids Silver.

Your child must be uninsured for six months prior to enrollment. This requirement may be waived for good cause such as involuntary job loss.

### Your Doctors and Dentists

Healthy Kids Silver coverage is provided through a managed care plan from Harvard Pilgrim Health Care. The Harvard Pilgrim network of health care providers is available to your child. Dental services are available through the Northeast Delta Dental network of dentists.

### Cost

Monthly premiums are \$32 or \$54 per child. Your cost is based on your income and family size. A co-payment (usually \$10) is required for some services. Co-payments are due at the time of the visit. Preventive care, including well-child checkups and dental services, are fully covered.

If one or more of your children qualify for the \$32 level, your monthly premium will not exceed \$128. The monthly maximum for children enrolled at the \$54 level is \$162. The total of premiums and co-payments cannot exceed 5% of your total family income in a calendar year.

## Healthy Kids Buy-In

Families who are not eligible for Healthy Kids Gold or Silver coverage may be able to purchase the Silver program benefit plan. In addition, children who meet the following criteria may be eligible for the Buy-In program:

- Non-citizen children who are legal residents but otherwise not eligible
- Children ages 19 through 21 still enrolled in high school
- Children who have been uninsured for three consecutive months prior to enrollment

### Your Doctors and Dentists

The Harvard Pilgrim and Delta Dental network of providers are available to enrolled children.

### Cost

Monthly premiums are \$205 per child. Benefits are the same as the Healthy Kids Silver Program. Some co-payments may differ from the Silver Program.



## Common Questions about Healthy Kids

### How do I know which program to choose?

You do not need to apply for a specific program. Based on the information you provide, NH Healthy Kids will determine your child's eligibility. To avoid delays, please fill out the application completely. Be sure to include all documents needed to verify your child's eligibility.

### How long can my child stay enrolled?

Children can stay enrolled in Healthy Kids up to age 19. Your children's eligibility will be reviewed every 12 months. You must also tell us if you move, change jobs, have a change in pay, or anything else which might affect your child's eligibility.

### When does coverage begin?

Healthy Kids Gold benefits are effective back to the date your application was received. Healthy Kids Silver coverage begins on the first day of the month after we receive your first premium payment.

### Are pre-existing conditions covered?

Yes, services for existing health conditions are covered as soon as coverage begins.

### What if I'm not a U.S. Citizen but my child is?

We only look at the citizenship of your child.

### Can legal guardians and grandparents apply for children?

Yes, as a legal guardian or grandparent, you may apply for a child in your custody. Your income will not be counted, unless you have adopted the child. However, the child's income will be used to determine eligibility.

### How do I apply for my child?

You may apply by mail or directly at NH Healthy Kids Corporation, 1 Pillsbury Street, Suite 300, Concord, NH 03301-3556. You can also download the application from our web site, [www.nhhealthykids.com](http://www.nhhealthykids.com). If you have questions on eligibility, benefits, or how to apply, call us at 228-2925 or toll-free at 1-877-464-2447.



For more information, visit our website at [www.nhhealthykids.com](http://www.nhhealthykids.com) or call toll-free **1-877-464-2447**