

FRIEND

**COMMUNITY FIRST**  
HEALTH PLANS

# HEALTH COVERAGE FOR YOUR CHILD A STEP-BY-STEP GUIDE

NEIGHBOR

COMMUNITY





# APPLY FOR HEALTH COVERAGE FOR A CHILD OR EXPECTANT MOTHER USING THESE 4 EASY STEPS

At Community First Health Plans, our goal is to provide our community access to quality health care. Children and pregnant women in Texas without health insurance may be able to get free or low-cost health coverage from the Children's Health Insurance Program (CHIP) or Medicaid. **To apply, follow these 4 steps:**

## STEP 1: LEARN ABOUT HEALTH CARE PROGRAMS

### AVAILABLE PROGRAMS

These are the available health programs in your area:

- **STAR** is a Medicaid program for children, newborns, pregnant women, and some families.
- **STAR Kids** is a Medicaid program for children and adults up to age 20 with a disability.
- **CHIP** provides low-cost health coverage to children in families that earn too much money to qualify for Medicaid (see page 5 for income guidelines), but still cannot afford private insurance.
- **CHIP Perinatal** provides care to pregnant women who are not eligible for Medicaid and do not have any other health coverage.

### SERVICES OFFERED

Medicaid and CHIP both cover services needed to keep children and pregnant women healthy, including:

- Dentist visits, cleanings, and fillings
- Eye exams and glasses
- Choice of doctors, regular checkups, and office visits

- Prescription drugs and vaccines
- Access to medical specialists and mental health care
- Hospital care and services
- Medical supplies, X-rays, and lab tests
- Treatment of special health needs
- Treatment of pre-existing conditions

*If a child receiving Medicaid has a disability or long-lasting illness, they may be eligible to receive additional services.*

### PLAN COSTS

**Medicaid is at no cost.** If a child or expectant mother qualifies for Medicaid, there is no cost for service.

**CHIP fees vary.** If the child or expectant mother qualifies for CHIP, the enrollment fee and co-pays are based on family income.

- Enrollment fees are \$50 or less per family, per year.
- Copays for doctor visits and prescriptions range from \$3-\$5 for lower-income families and \$20-\$35 for higher-income families.

**CHIP Perinatal has no enrollment fees, copayments or cost-sharing fees.**

## STEP 2: DETERMINE WHO QUALIFIES

The following individuals may qualify for Medicaid or CHIP:

- A child age 18 or younger\*
- A pregnant woman of any age
- A Texas resident
- A U.S. citizen or legal permanent resident\*\*

\*Children up to age 20 may qualify for Medicaid in some cases.

\*\*Only the child must be a U.S. citizen or legal permanent resident. The citizenship or immigration status of the parent will not be asked.



## INCOME GUIDELINES

You must meet the family income guidelines\* as set by Texas Health and Human Services Commission (HHSC). Follow these steps to see if you meet the guidelines:

- 1 Find the size of your family on the left side of the chart. Then, follow that row to the right.
- 2 Is your family's income less than the yearly income listed in the Medicaid column? If so, the child or expectant mother may qualify for Medicaid.
- 3 If your income is higher than what's listed in the Medicaid column, follow the row to the CHIP column. If your family's income is less than the yearly income listed in the CHIP column, then the child or expectant mother may qualify for CHIP.

1 FAMILY SIZE	2 MAY QUALIFY FOR MEDICAID	3 MAY QUALIFY FOR CHIP
	Monthly Family Income	Monthly Family Income
1**	\$1,510	\$2,277
2	\$2,034	\$3,067
3	\$2,559	\$3,858
4	\$3,083	\$4,649
5	\$3,607	\$5,439
6	\$4,132	\$6,230
7	\$4,656	\$7,020
8	\$5,180	\$7,811
For each additional person, add:	\$525	\$791

\*Income is money you get paid before taxes are taken out.

\*\*A family of one might be a child who does not live with a parent or guardian.

## STEP 3: APPLY FOR HEALTH COVERAGE

In addition to children and pregnant women, the following individuals can apply if they qualify and meet the income guidelines:

- Any adult who lives more than half the time with an uninsured child. This includes parents, stepparents, grandparents, other relatives, legal guardians, or adult brothers or sisters.
- Anyone age 19 or younger who lives on their own.

### APPLY ONLINE

Go to the Texas HHSC website [YourTexasBenefits.com](http://YourTexasBenefits.com) and choose "Apply for new benefits."

### WE CAN HELP!

Our Community Office located at Avenida Guadalupe can assist with your application. Our staff is bilingual and happy to answer any questions. **Call or email to make an appointment for in-person or over-the-phone assistance.**

## COMMUNITY FIRST HEALTH PLANS AVENIDA GUADALUPE

1410 Guadalupe Street, Suite 222  
San Antonio, TX 78207

Monday through Friday  
8:30 a.m. to 5:00 p.m.

(210) 358-6333 or  
Toll-free 1-877-880-8818

Email: [outreach@cfhp.com](mailto:outreach@cfhp.com)



### PLEASE HAVE THE FOLLOWING DOCUMENTS READY TO APPLY:

- Proof of income from your job** Last three pay stubs, a statement from your employer, self-employment records, or last year's tax returns.
- Medical Costs** Bills or statements from health care providers from the past three months. (These documents are only needed if you haven't already paid for these services.)
- Citizenship** U.S. passport, Certificate of Naturalization, U.S. birth certificate (copies of the front and back), hospital record of birth, or Medicare card for the child. If the child was born in Texas, we may be able to look up their birth record.
- Identity (proof of who you are)** Current driver's license or Department of Public Safety ID Card.
- Legal representative (a person who has the right to act for you on legal issues)** Power of attorney papers, guardianship order, court order, or similar court documents.
- Veteran's Benefits, worker's compensation, or unemployment** Award letter or pay stubs.
- Social Security, Supplemental Security Income (SSI), or pension benefits** Award letter or pay stubs.
- Loans and gifts (includes someone paying bills for you)** Loan agreements or statement from the person giving you money or paying your bills. Must show the person's name, address, phone number and signature.
- Military Service** Current Military ID (Form DD-2), military orders, or separation papers (Form DD-214).
- Immigration Status** Resident card (I-551), arrival/departure form (I-94). Or papers from the U.S. Citizenship and Immigration Services (copies of the front and back of these forms).
- Residence (proof you live in Texas)** Utility bill, driver's license, Texas Department of Public Safety ID, rent receipt, letter from landlord (can't be a relative).

**IF YOU NEED HELP GETTING THESE DOCUMENTS, PLEASE LET US KNOW. CALL (210) 358-6333 OR EMAIL [OUTREACH@CFHP.COM](mailto:OUTREACH@CFHP.COM).**

## STEP 4: CHOOSE A HEALTH PLAN

After you're approved for Medicaid or CHIP, you will receive a packet from HHSC confirming your approval. You can also check your application status at [YourTexasBenefits.com](https://www.yourtexasbenefits.com).

**To complete your enrollment, you must now choose a health plan that will deliver your Medicaid or CHIP benefits.**

**The health plan you choose makes all the difference.** As the only local health plan in our area, Community First Health Plans is here to help you on your health care journey. Community First offers an extensive variety of Value-Added Services and excellent customer service to support your family's well-being.



### COMMUNITY FIRST VALUED-ADDED SERVICES

Community First offers Value-Added Services – extra services and support you get in addition to your CHIP or Medicaid benefits. We are always looking for new ways to support our Members.

#### Medicaid/CHIP Value-Added Services include\*:

- Maternity Program offering pregnancy education, gift card incentives, and reimbursement for birthing classes or a pregnancy-related item
- Low-cost dental services for Members over age 21 and uninsured family members
- Baby Shower with diaper bag, baby car seat, or safe sleep play yard
- 24-Hour Nurse Line
- Online mental health resources
- Smart phone
- Enhanced vision benefits to help cover frames or contact lenses
- Free sports and school physicals
- Zumba classes and fitness giveaways
- Complimentary YMCA membership
- Home visits for high-risk Members
- Smoking cessation resources
- i-Cycle Bike Safety and Repair Classes
- Prescription Savings Card
- Gift cards for completing Texas Health Steps or well child exams\*\*
- Discount card for over-the-counter items
- Free notary services
- Transportation assistance to non-medical appointments, like Community First hosted events or your local WIC or Social Security office

\*Limitations or restrictions may apply.

\*\*Excludes STAR Kids Members

Some Medicaid Members with special health care needs may be eligible to receive Service Coordination. A Community First Service Coordinator can make sure you get the health care services you need.

**For more information about the Value-Added Services we offer, please call us at:**

**(210) 358-6060**



## ABOUT US

Community First Health Plans was established in 1995 by University Health to provide health care coverage to the citizens of Bexar and its surrounding seven counties. Community First is committed to providing our Members with great health care benefits and outstanding service, delivered by people who live right here in South Texas.

We believe that **everyone deserves access to the services and support needed to live a healthier life.**

Community First is the **only locally owned and managed, non-profit health plan in the area.** We give back to the community we live and work in. We support other non-profit and charitable organizations that align with our mission of supporting the physical, mental, emotional, and spiritual health of our local community, and we are advocates for diversity and inclusiveness.



**COMMUNITY FIRST**  
HEALTH PLANS

For more information, visit our website at [CommunityFirstMedicaid.com](https://CommunityFirstMedicaid.com).