



Frequently Asked Questions

What is CHIP?

CHIP is the Children's Health Insurance Program. This Pennsylvania program provides health insurance to all uninsured children and teens who are not eligible for Medical Assistance. 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, brought to you by UnitedHealthcare Community Plan, may be able to help.

What are the benefits?

For a list of covered benefits, please see the benefit summary on the UnitedHealthcare Community Plan website at www.uhccommunityplan.com.

What's the cost for CHIP, brought to you by UnitedHealthcare Community Plan?

For many families, it's free. Families with incomes above the free CHIP limits will pay low monthly premiums and co-pays for some services. A list of costs and the income guidelines are listed on our website at www.uhccommunityplan.com.

Does CHIP have a waiting list?

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

How do I know if my child qualifies?

Based on your family size and income, your child or teen may be eligible if s/he is:

- Not eligible for Medical Assistance or have any other health insurance,
- Under age 19,
- A U.S. citizen, a U.S. national, or a qualified alien, and
- A Pennsylvania resident.

For most families, CHIP is free. Families whose incomes fall in the low-cost and full-cost CHIP ranges must also show that the child has been uninsured for six months, unless the child is under the age of two, the child has lost health insurance because a parent lost their job or the child is moving from another public insurance program.

My Medical Assistance benefits are going to end. Can I apply for CHIP?

If you no longer qualify for Medical Assistance because you make too much money, but you do not have other health insurance, your children will automatically be referred to CHIP.

I have a job. Can my children still get CHIP?

Yes, CHIP is a program for working families with uninsured children. No family makes too much money for CHIP.

What information do I need to apply?

We will need to know your gross income (before taxes) from your job; any other income, including child support; and childcare and work transportation expenses. You will need to submit proof of income (at least one pay stub, no older than 60 days; additional pay stubs may be required if your income is not the same every pay) and a signature. If your children are not U.S. citizens, you will need to provide a copy of their immigration documents. You will receive specific instructions on where to send this information when you apply.

Why do I need to renew?

To keep your children covered, you have to renew your CHIP coverage every year. You will receive a renewal form 90 days before your coverage ends.

I didn't renew my children's coverage. Can I reapply?

Yes. You can apply for CHIP three ways:

- 1) Apply online at www.compass.state.pa.us.
- 2) Call the PA Helpline at 1-800-986-KIDS and apply over the phone.
- 3) Request a paper application by calling 1-800-414-9025.

Please Note: If your child is on the low-cost or full-cost programs and their insurance has been cancelled for failure to make payment, you may need to wait 6 months before you can reapply.

How do I change my child's primary care provider (PCP)?

You can change your child's PCP at any time. Just call Member Services at 1-800-414-9025 (TTY: 711). They can help you find a new PCP in our network. The change will take place immediately. We will send your child a new UnitedHealthcare Community Plan ID card with the new PCP listed on it.

Help, I lost my insurance card! Can I get a new one?

If you lost your insurance card, call Member Services at 1-800-414-9025 (TTY: 711) to request a new one. We can send you a new one.

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

You can call Member Services at 1-800-414-9025 (TTY: 711) for more information about CHIP, brought to you by UnitedHealthcare Community Plan. You can also call CHIP at 1-800-986-KIDS (TTY 1-800-451-5886) to get help applying for CHIP and other social service programs.

