West Virginia Children's Health Insurance Program (WVCHIP)

WVCHIP is a low cost health care plan for children and teenagers of working families. There is no cost to apply. WVCHIP covers services important to growing children, such as check-ups, vision and dental services, immunizations, hospital visits, prescription drugs, and more.

Who Qualifies for WVCHIP?

- **Age**—Children under age 19.
- **Income**—Qualifying income is based on the family's monthly or yearly gross income (before taxes) and family size. A family consists of a child or children and their natural or adoptive parents living together in the same home. (Step-parents and grandparents in the home are not counted, unless they have adopted the child.) Expectant children can be applied to the family size.

Family Size	WVCHIP Gold Maximum Yearly Income	WVCHIP Blue Maximum Yearly Income	Premium Plan Maximum Yearly Income
2	$23,274	$32,748	$46,542
3	$29,298	$41,232	$58,602
4	$35,334	$49,704	$70,662
5	$41,358	$58,188	$82,722
6	$47,394	$66,672	$94,782

Co-Payments—WVCHIP Gold and Blue groups do not have co-pays on preventive care, dental, vision, or generic prescriptions. WVCHIP Blue and the Premium Plan will be responsible for co-pays on inpatient services, outpatient procedures, non-well visits, and emergency room visits. Premium members also have co-payments for some dental services. All members will be subject to a co-pay on brand name prescriptions. Co-payments will be required until maximum limit has been met for the year. Premium Plan members also have low monthly premiums in addition to required co-payments. Visit www.chip.wv.gov for more information.

- **Insurance—**If your child is covered by another health insurance plan, or was covered at any time during the past three months, the child may not be eligible.

For more information, an application, or to apply by phone...

Call the WVCHIP Helpline at 1-877-982-2447 (Translation Services Available)

You can also apply for WVCHIP online!

Apply online at www.wvinroads.org in the convenience of your own home, or from a library, health care clinic, or hospital—any place that has Internet access.

Eff. 10/2013