



Healthy Families 101

Introduction

The Healthy Families Program (HFP) is California's State Children's Health Insurance Program (SCHIP) that provides health coverage to children in families with incomes up to 250% of the Federal Poverty Level who do not qualify for free Medi-Cal and do not have private insurance.

In 1997 Congress added Title XXI to the Social Security Act, the largest expansion of federally sponsored health care coverage since the enactment of Medicare and Medicaid in 1964. Title XXI established the State Children's Health Insurance Program (SCHIP), which made large grants to the states to cover children in working families with incomes too high to be served through state Medicaid programs. Title XXI gave States the option of expanding Medicaid, establishing a new stand-alone program or a combination of the two. California opted for the combination approach, with the bulk of federal funding going to a new program.

Funding

The SCHIP provides federal matching funds for states to expand health coverage for low-income children. Approximately 65 percent of the funding for the HFP is federal funding while the remaining 35 percent is from the state General Fund.

Basic Program Eligibility and Benefits

HFP is low cost insurance that provides health, dental and vision coverage to children up to 19 years of age who fall under the following criteria:

- Who have not had employer sponsored insurance in the last 3 months;
- Who live in California;
- Who do not qualify for no-cost Medi-Cal;
- Who meet citizenship or immigration rules;

- Whose family income is up to 250% of the Federal Poverty Level; and
- Whose mothers were enrolled in the Access for Infants and Mothers (AIM) Program and are not enrolled in the no-cost full scope Medi-Cal Program or employer-sponsored health insurance.

The monthly premium for children is determined by income category, which includes family size, family income, and the health plan chosen. The monthly premium paid is between \$4 and \$17 for each child, up to a maximum of \$51 for all children in a family enrolled in the HFP. In addition to the monthly premiums, there is a co-payment of \$5 at the time of services for children's benefits and no co-payments for preventive care services. The maximum co-payment amount per benefit year that is paid for health care services is \$250 per family. Benefits include

- Medical
- Dental
- Visions care
- Physician and hospital services
- Prescription medicines
- Immunizations
- Well-baby care
- Prenatal care
- Emergency care services
- Preventive care services; and
- Choice of health plans and doctors