

CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP) IMPORTANT UPDATES

As of January 1, 2024, children enrolled in Free and Low-Cost CHIP will no longer lose coverage for obtaining private health insurance or failing to pay monthly premium payments. As long as the first premium payment is made and there is no private health insurance coverage active when applying, your child will remain enrolled until renewal.

What is changing?

- CHIP enrollees who have private health insurance coverage can now have both insurances until renewal. During renewal, enrollees with private health insurance will be disenrolled.
- In Low-Cost CHIP, enrollees will remain enrolled until the next renewal even if families miss an ongoing premium payment.

NOTE: You will continue to receive bills from your health plan for any unpaid premiums during the time your child was enrolled.

What is not changing?

- There are no changes to CHIP's health insurance benefits.
- You can apply online via COMPASS, in-person at a County Assistance Office (CAO), by phone or mail.
- Families need to make the initial premium payment to enroll in CHIP.
- Applications will be denied if the applicant is enrolled in private health insurance.
- Families have the responsibility to make premium payments and report changes timely (including obtaining other insurance).
- Enrollees in Full-cost CHIP will still be terminated for non-payment of premiums and for obtaining private insurance coverage during their enrollment period.

What do I do?

- 1. I obtained private insurance for my child, and I do not want to pay for both. What are my options?**
 - You may voluntarily withdraw from CHIP coverage at any time by contacting the Statewide Customer Service Center at 1-877-395-8930; For the Philadelphia Customer Service Center: 1-215-560-7226.

2. I can't afford my CHIP premiums because I am making less money than I used to. What can I do?

- Report your new income and request a reassessment. The CAO will check to see if you qualify for a lower monthly payment, free CHIP or Medicaid.
- You can call the CAO or the Statewide Customer Service Center at 1-877-395-8930; For the Philadelphia Customer Service Center: 1-215-560-7226 and they will help you.

3. Will I have to pay overdue premiums in order to renew CHIP or to apply again?

No, you are required to make the first payment after your application or renewal is processed to begin your CHIP enrollment. After that, you will receive bills and be responsible for paying ongoing premiums. You will continue to have CHIP coverage until the next renewal.

REMINDER: You may complete a voluntary withdrawal at any time during the 12-month enrollment period to terminate your healthcare coverage. You may voluntarily withdraw from CHIP at any time by contacting the Statewide Customer Service Center at 1-877-395-8930; for the Philadelphia Customer Service Center: 1-215-560-7226.