



## **A Guide to Health Insurance and Assistance Programs for Children and Teens.**

Dear Caregiver,

We know that your child's health is of great value to you and picking a health insurance plan is part of caring for your child. We want to help you learn about your choices when it comes to picking a health insurance plan. This guide will teach you about the many types of health insurance, how to find more information about each type, and how to apply.

If you have questions about your child's health insurance, ask your care team. We are happy to help!

Sincerely,

**Children's Health**

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# Health Insurance

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## What is health insurance?

Health insurance is a way to pay for health care and is an important part of keeping your child healthy. There are many types of health insurance. The most common are:

- Government Health Insurance
- Private (Commercial) Health Insurance
- Health Insurance Marketplace (also known as “marketplace” or “exchange”)

There may be times when a person has both private and government health insurance. Government health insurance may help pay for health care at little-to-no cost. Sometimes it can also help pay for care that private insurance may not cover. Talk with both types of health insurance plans to learn about covered services, benefits, and costs.

Many types of health insurance for children end at certain ages. For example, the Children’s Health Insurance Program (CHIP) ends when a person turns 19 years old. You will need to learn if, and when, the health insurance your child has will end. This will help you make choices about what type of health insurance choices your child can have after they age out of their current plan.

Navigate Life Texas has some helpful information about the types of health insurance.

To learn more visit <https://www.navigatelifetexas.org/en/insurance-financial-help/health-care-benefit-programs-insurance-for-children-with-disabilities>



# Government Health Insurance

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## What is a Medicaid Insurance Plan?

Medicaid covers health care for people who meet certain income (how much money you make) or disability (when a person cannot do something because of a physical or emotional issue) requirements. Medicaid covers medically necessary health care (health care services needed for the safety and well-being of the patient).

## What are the types of Medicaid Insurance plans?

### Medicaid Managed Care Plans

In Texas, almost all people on Medicaid are in a managed care plan. This means that all your child's care will be given by a group of doctors, hospitals, pharmacies and other health care experts. This is called your insurance network.

There are many types of Medicaid Managed Insurance Plans in Texas. Many of these are called STAR plans. These are managed by the Health and Human Services Commission (HHSC).

You can apply for a STAR plan on-line at <https://www.yourtexasbenefits.com/Learn/Home>  
You can also go to your local HHSC office. To find your office call 2-1-1 or visit <https://www.211texas.org/>.

## What is a STAR insurance Plan?

- For families and children, newborns, and pregnant women with lower income.
- Coverage will end at the age of 19 or if you are no longer eligible.
- **Does not** serve children who get
  - Supplemental Security Income (SSI) - helps people with disabilities by giving them cash monthly to help pay for personal and health care needs
  - Waiver services - Help people with disabilities get health care services and support in their own home or other community settings.
- To learn more, visit <https://hhs.texas.gov/services/health/medicaid-chip/programs/star-medicaid-managed-care-program>

## Who can get a STAR Kids insurance plan?

- For children age 20 and younger who get SSI or who get Medicaid waiver services
- To learn more, visit <https://hhs.texas.gov/services/health/medicaid-chip/programs/star-kids>.



# Government Health Insurance

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## What is Medicaid Buy-In for Children?

- Allows families who meet income standards to buy into Medicaid for children age 18 or younger who have major disabilities.
- There is a fee you pay every month to keep this type of insurance.
- To learn more and apply online visit <https://www.yourtexasbenefits.com/Learn/Home>.
- You can also apply at your local HHSC office. You can find that office by calling 2-1-1 or visit the website <https://www.211texas.org/>.
- To learn more, visit <https://hhs.texas.gov/services/health/medicaid-chip/children-adults-disabilities/medicaid-buy-adults>.

## What is CHIP (Children's Health Insurance Plan)?

- Gives health care coverage to children from birth until they turn 19.
- CHIP is for those who have incomes too high to get Medicaid but who cannot pay for private (commercial) health insurance.
- You can apply on-line at <https://www.yourtexasbenefits.com/Learn/Home>.
- You can also apply at your local HHSC office. You can find that office by calling 2-1-1 or going to the website <https://www.211texas.org/>.
- To learn more, go <https://yourtexasbenefits.hhsc.texas.gov/programs/health/child/childrens-medicaid>

Navigate Life Texas has some helpful information about the types of Medicaid. To learn more visit <https://www.navigatelifetexas.org/en/insurance-financial-help/texas-medicaid-for-children-with-disabilities>

# Government Assistance Programs

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## What is HIPP (Health Insurance Premium Payment)?

- A Medicaid program that helps families pay for private health insurance.
- It is for people who have someone in the family who gets Medicaid AND someone in the family who can get private health insurance through their employer (where you work).
- Call the Texas HIPP Line at 1-800-440-0493 to apply or for more information
- You can also apply on-line at  
<https://www.yourtexasbenefits.com/Learn/Home> OR  
[https://hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program?utm\\_source=gethipp-domain&utm\\_medium=vanity-url&utm\\_campaign=website](https://hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program?utm_source=gethipp-domain&utm_medium=vanity-url&utm_campaign=website)
- You can also apply at your local HHSC office. You can find that office by calling 2-1-1 or visit <https://www.211texas.org>
- Also, Navigate Life Texas has a helpful, user-friendly website:  
<https://www.navigatelifetexas.org/en/insurance-financial-help/hipp-program>



# Private Health Insurance

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## What is a private insurance plan?

- Private insurance is health insurance that is not offered by the government but private companies that help you cover the cost of health care.
- You may have the choice to get this where you work or through an organization.
- It is important to learn about what types of health care services the plan offers before you pick one.
- You may have a guide with a list of doctors that you are able to see with your specific private insurance..
- You will likely have to pay for some of the cost of your health care services even if you have private insurance.





# Health Insurance Marketplace

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## What is the Health Insurance Marketplace?

- The Health Insurance Marketplace is a service that helps people learn about and buy low priced health private insurance plans.
- When you apply for individual and/or family coverage through the Marketplace, you'll provide income and household information and will learn if you'll qualify for premium tax credits and other savings that make insurance more affordable.
- To be eligible, a person must live in the United States and be a U.S. citizen or national.
- To learn more about the plans you could get in your state you can call 1-800-318-2596 or visit <http://healthcare.gov/>





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