



By [Nate P., eHealth](#) on April 12th, 2011

## “Coverage For All” Talks about Children’s Health Insurance Options

Over the past several months you’ve seen a number of posts from us about the changes brought about by health reform that impact health insurance for children. You can find our posts on that topic [here](#) on our blog or by searching for the term “child only.”

Whenever possible, we also like to reach out to some of our partners when its appropriate to get their advice on important issues. So, we decided to reach out to Ankeny Minoux, the President of The [Foundation for Health Coverage Education](#) to get some advice from her for parents in states that don’t currently have open-enrollment periods for children. Her foundation helps people who don’t have health insurance find the best coverage available.



By Ankeny Minoux, President of The Foundation For Health Coverage Education

By now, I hope that most parents who have children with pre-existing medical conditions know that health reform has created new opportunities for them to insure their children

this year. But, it’s also made the process a bit more complicated for all parents.

Some insurance companies are afraid that parents will wait until their children get sick to enroll them in a health insurance plan. So, to limit adverse selection, some states have created open-enrollment periods when children with or without pre-existing conditions can enroll in a child’s health insurance policy. eHealthInsurance has done a good job of providing updates on the [open-enrollment periods](#) in different states. They’ve also clearly outlined the basic

guidelines and rules for enrolling in and buying private health insurance.

But, not all states are going this route. In other states children can enroll in coverage at any time, and in some states insurers have left the market for these so-called “child-only” plans, which means there may be no private insurance options for children available.

The [Foundation for Health Coverage Education](#) helps people who don’t have health insurance find the best coverage available. Each year, we publish our [Health Care Options Matrix](#),™ a hand-held guide that outlines each state’s public program options and rules for finding private health insurance.

We hope this information was helpful. If you ever want to reach the Foundation for Health Coverage Education, we encourage you to go online to or call our U.S. Uninsured Help Line at 800.234.1317.

Public Health Insurance programs for Children in Texas, North Carolina, Florida, Pennsylvania and Arizona.

Texas			
Program Name	Contact Information	Program Description	Estimated Cost
State Kid Insurance Program (SKIP)	877-543-7669 <a href="http://www.ers.state.tx.us/insurance/skip/default.aspx">www.ers.state.tx.us/insurance/skip/default.aspx</a>	Comprehensive health care with two types of plans: HealthSelect and HMOs. Plans cover inpatient and outpatient hospital services, physician services, prescription drugs, etc. Must wait at least 90 days before health coverage starts.	\$15 or \$25 per month
Children’s Health Insurance Program (CHIP)	800-647-6558, 877-KIDS NOW <a href="http://www.chipmedicaid.org">www.chipmedicaid.org</a>	Choice of doctors, check-ups, office visits, dental care (cleanings and fillings), prescription drugs and medical supplies, medical specialists, vaccines, hospital care and services, x-rays and lab tests, mental health care, treatment of special health needs, eye exams and glasses. First time enrollees in CHIP who previously had private health insurance will have a 90-day waiting period for benefits. Exceptions: Children who lost insurance due to parents’ loss of job and/or dependent coverage or change in marital status; children who lost Medicaid eligibility or had prior insurance that cost 10% or more of family income; new children (e.g. newborns) added to current CHIP account.	\$50 enrollment fee every year Copayment’s between \$3 to \$10 per month
Medicaid	800-647-6558, 877-KIDS NOW <a href="http://www.chipmedicaid.org">www.chipmedicaid.org</a>	Choice of doctors, check-ups, office visits, dental care (cleanings and fillings), prescription drugs and medical supplies, medical specialists, vaccines, hospital care and services, x-rays and lab tests, mental health care, treatment of special health needs, eye exams and glasses.	\$0
Children with Special Health Care Needs (CSHCN)	800-252-8023 <a href="http://www.dshs.state.tx.us/cshcn">http://www.dshs.state.tx.us/cshcn</a>	Ambulances, ambulatory surgery; primary and preventive care, inpatient rehabilitation and outpatient care; speech and hearing services, vision and dental care; family support and mental health; laboratory and radiology, equipment and medical supplies; home health nursing, hospice and hospital care; meals, lodging and medical transportation and medicines; occupational and physical therapy; orthotics and prosthetics; special nutritional products; insurance premium payment assistance and case management.	\$0
CHIP Perinatal	800-647-6558, 877-KIDS NOW <a href="http://www.chipmedicaid.org">www.chipmedicaid.org</a>	Offers care before child is born and 12 months after child is enrolled. Benefits include up to 20 prenatal visits, prescriptions and prenatal vitamins, labor with delivery of the baby, 2 doctor visits for the mother after the baby is born, and regular check-ups, immunizations and prescriptions for the baby after the baby leaves the hospital.	\$0 or minimal share of cost
TX Vaccines for Children	800-252-9152 <a href="http://www.dshs.state.tx.us/immunization/tyfc/about.htm">http://www.dshs.state.tx.us/immunization/tyfc/about.htm</a>	Vaccinations to protect children from vaccine-preventable diseases.	\$0
Women-	800-942-3678	Nutrition education and services, breastfeeding promotion	\$0 or

As of 4/12/2011 these states that don’t have open-enrollment periods for “child-only” health insurance