



Arizona Chapter

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American Academy of Pediatrics

DEDICATED TO THE HEALTH OF ALL CHILDREN®



Keeping Kids Connected to Care

A Pediatrician's Guide to Assisting Families with
Medicaid and CHIP



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Having health insurance allows children to have regular well child checks which monitor growth and development, facilitates immunization against vaccine preventable diseases, and creates access to care when they are sick, so that minor illnesses can be evaluated and treated early, before they develop into serious conditions.

Medicaid and the Children's Health Insurance Program (CHIP) are health insurance options for low-income individuals and families, which cover 40 million children nationwide, 75% of whom live in poverty, including many with special health care needs. They provide comprehensive medical care, including dental services, developmental screening, behavioral healthcare, vision and hearing screening, and access to immunizations through EPSDT (Early and Periodic Screening, Diagnostic and Treatment Program).

Arizona made gains in reducing the number of uninsured children through the expansion of Medicaid and the unfreezing of KidsCare, Arizona's CHIP. However, between 2016-2019 the number of uninsured children grew by 22% (to 160,000), representing the fourth highest rate of uninsured children in the nation.

Since the onset of the pandemic in March 2020, there has been an increase in Medicaid enrollment, with a smaller increase in KidsCare.

Still, many children who come into our offices are without health insurance. Perceived difficulties in applying for Medicaid and CHIP are among the reasons why children do not obtain health insurance. Additional reasons include decreased enrollment outreach due to lack of funding, as well as mistrust in the process of signing up for health insurance at public agencies for caregivers who may have uncertain citizenship status.

AzAAP's Medicaid and CHIP toolkit provides step-by-step instructions, detailing what information your patients and families will need to apply for Medicaid and KidsCare. It comes at just the right time as the pandemic has caused a drop in children utilizing pediatric services, most noticeably well childcare screening and vaccinations.

We hope this toolkit can help you to help your patients and their families access healthcare coverage and receive the important screening, treatment, and immunizations needed to keep them healthy.

The Arizona Chapter of the American Academy of Pediatrics (AzAAP) has developed this toolkit that can serve as a template for how the pediatrician can become involved in keeping kids connected to care through CHIP and Medicaid. It includes:

- Medicaid application instructions and required documents
- Frequently Asked Questions (FAQ)
- Resources for pediatricians and families
- Marketing tools to help promote CHIP and Medicaid within your practice

We hope you find this toolkit helpful. Please contact us with suggestions or comments for future updates at leadership@azaap.org.

Please note that we have endeavored to provide the most up-to-date information regarding the topics included in this handbook. Many, but not all, of the resources listed in this toolkit are regularly updated. For the most recent updates you may also wish to check the American Academy of Pediatrics (AAP) website: www.aap.org.



HOW TO APPLY FOR CHIP/MEDICAID

Visit <https://www.healtharizonaplus.gov>

Health-e-Arizona PLUS

Not all COVID-related income is counted! The table below explains if COVID-related income is counted or not counted for Medical Assistance, Nutrition Assistance and Cash Assistance programs:

| Income Type | Medical Assistance | Nutrition Assistance | Cash Assistance |
|---|--------------------|----------------------|-----------------|
| Coronavirus Aid, Relief and Economic Security (CARES ACT) tax credit/stimulus payment | Not counted | Not counted | Not counted |
| Weekly Federal Pandemic Unemployment Compensation (FPUC) | Not counted | Not counted | Not counted |
| Weekly Pandemic Unemployment Assistance (PUA) | Counted | Counted | Not counted |
| Weekly Pandemic Emergency Unemployment Compensation Assistance (PEUC) | Counted | Counted | Not counted |

To start an application for one or more programs, apply online using this website, or call toll-free: 1-855-HEA-PLUS (1-855-432-7587), Monday through Friday, 7:00 am to 6:00 pm.

Click “Create Account” at the top of the page. Once your account is created, you can click “Begin Application.”

Documents and Information Required

| | |
|--|--|
| | PROOF OF RESIDENCY Copy of Rental Agreement/Housing Paperwork/Mortgage |
| | PROOF OF CITIZENSHIP Copy of birth certificate or passport Social Security Number |
| | PROOF OF INCOME Employer and income information (household) Resources (bank account balance, cash, property) Expenses (copy of any bills you are paying) |
| | Current information for your health insurance (if any) |
| | Information about job-related health insurance (if any) |



What are Medicaid and CHIP?

Medicaid and CHIP are health insurance options for low-income individuals and families. They are similar in that these programs are paid for by the state and federal governments. States have a fair amount of leeway when it comes to how they operate their Medicaid and CHIP programs, but they must adhere to certain federal regulations.

Arizona's Medicaid program is called the Arizona Health Care Cost Containment System (AHCCCS, pronounced "access.") Both adults and children may qualify for AHCCCS, though coverage may vary depending on age and other factors (see qualifications, below). AHCCCS coverage is provided at no cost.

Arizona's CHIP program is called KidsCare. Children up to age 19 may qualify for KidsCare. Some families who participate in KidsCare pay a small monthly premium to participate. However, members of federally recognized American Indian tribes, as well as children and grandchildren of registered tribal members, will never pay for CHIP, regardless of household income. *

*KidsCare premiums have been waived for the duration of the COVID-19 public health emergency.

Who qualifies for AHCCCS and KidsCare?

Eligibility for Medicaid and CHIP is dependent on three primary factors: household income, residency status, and immigration status.

Generally, children and adults are eligible for AHCCCS if they meet the following criteria¹:

- Are an Arizona resident
- Have or have applied for a social security number*
- Are a U.S. citizen or a qualified immigrant who has lived in the United States for at least 5 years (this may include green card holders, refugees, asylees, and victims of trafficking. For a full list of qualified immigrant statuses, click [here](#)).
- Have a household income within the allowable threshold. This limit varies by household size and is frequently adjusted by the federal government. Generally speaking, families are eligible for Medicaid if they earn less than 138% of the Federal Poverty Level; to see what that equates to by household size, click [here](#).

*Undocumented or otherwise ineligible immigrants who qualify based on income can receive coverage for emergency medical care through Medicaid, but cannot receive comprehensive health coverage.

¹ AHCCCS – Health Insurance for Children. Available at:
<https://www.azahcccs.gov/Members/GetCovered/Categories/children.html>



Children may be eligible for KidsCare if they meet the following criteria²:

- Are an Arizona resident
- Are under age 19
- Have or have applied for a social security number*
- Are a U.S. citizen or a qualified immigrant who has lived in the United States for at least 5 years (see above)
- Have a household income within the allowable threshold. This limit varies by household size and is frequently adjusted by the federal government. Generally speaking, families are eligible for KidsCare if they live in a household earning more than 138% of the federal poverty level, but less than 205%; to see what that equates to by household size, click [here](#).
- Are not currently eligible for AHCCCS coverage and does not currently have other health insurance
- Does not qualify for coverage through an employee of a state agency
- Are willing to pay a monthly premium of no more than \$50 per child / \$70 per household

Importantly, children who were born in the U.S. may qualify for coverage through Medicaid and CHIP, even if the rest of their household does not meet citizenship criteria. We recommend directing families with questions or concerns about their immigration status to the CoverAZ hotline (information below).

*Undocumented or otherwise ineligible immigrants who qualify based on income can receive coverage for emergency medical care through Medicaid, but cannot receive comprehensive health coverage through Medicaid or CHIP.

Is there a wait period for AHCCCS or KidsCare?

There is no wait period for AHCCCS. Individuals and families can enroll at any time, and coverage will typically begin on the first day of the month in which their eligibility has been determined. Once enrolled, children under 19 and pregnant women who enroll in AHCCCS may have their medical bills from the prior quarter covered as well (this is known as “retroactive coverage” or “prior quarter coverage”).

KidsCare has a 90-day wait period in most circumstances.* This means that the child must wait 90 days after losing health coverage to become eligible for KidsCare. If a child is determined eligible by the 25th day of the month, their coverage will begin the 1st of the following month. If they are determined eligible after the 25th of the month, their coverage will begin on the 1st of the second month following approval³.

² AHCCCS – KidsCare, Arizona’s CHIP Program. Available at: <https://www.azahcccs.gov/Members/GetCovered/Categories/KidsCare.html>

³ AHCCCS member FAQs. Available at: <https://www.azahcccs.gov/Members/AlreadyCovered/memberFAQs.html>



Most American Indian tribal members and their children and grandchildren are exempted from the KidsCare wait period. Newborn infants and children with certain complex health conditions are also exempt⁴.

*The KidsCare wait period has been waived during the public health emergency.

How do AHCCCS and KidsCare operate?

AHCCCS and KidsCare primarily operate on a Managed Care model. Managed Care Organizations (MCOs) contract with AHCCCS to provide health coverage on a per-member, per-month basis. Most individuals who participate in AHCCCS and KidsCare can choose an MCO that is available in their region.

Members of federally recognized American Indian tribes are an exception to this rule. American Indian tribal members who participate in AHCCCS and KidsCare can choose an MCO or can opt for fee-for-service care through the American Indian Health Program (AIHP)⁵.

Once a family has selected an MCO, they receive an insurance card and can choose from doctors or facilities that are contracted with that plan.

An AHCCCS or KidsCare participant’s choice of MCOs varies by geographic region. Currently, the following MCOs are contracted with AHCCCS⁶:

| Geographic Service Area (GSA) | Available Health Plans |
|--|---|
| <p>NORTH</p> <ul style="list-style-type: none"> • Apache • Coconino • Mohave • Navajo • Yavapai | <ul style="list-style-type: none"> • Care1st Health Plan • Health Choice Arizona • American Indian Health Program |
| <p>CENTRAL</p> <ul style="list-style-type: none"> • Maricopa • Gila | <ul style="list-style-type: none"> • Arizona Complete Health – Complete Care Plan (formerly Health Net Access) • Banner – University Family Care • Care1st Health Plan |

⁴ Medicaid.gov – CHIP Eligibility Standards. Available at <https://www.medicaid.gov/chip/eligibility-standards/waiting-periods-chip/index.html#:~:text=Effective%20January%201%2C%202014%2C%20CHIP,plan%20cannot%20exceed%2090%20days.&text=Of%20these%2C%2012%20have%20a,a%20one%20month%20waiting%20period.>

⁵ AHCCCS “American Indian Health Enrollment Choices Matrix. Available at https://www.azahcccs.gov/AmericanIndians/Downloads/AI_HealthEnrollment_ChoicesMatrix.pdf

⁶ AHCCCS Available Health Plans. Available at <https://www.azahcccs.gov/Members/ProgramsAndCoveredServices/availablehealthplans.html>

| | |
|--|---|
| <ul style="list-style-type: none"> • Pinal, excluding ZIP codes 85542, 85192, and 85550 | <ul style="list-style-type: none"> • Magellan Complete Care • Mercy Care • Health Choice Arizona • United Healthcare Community Plan • American Indian Health Program |
| <p>SOUTH</p> <ul style="list-style-type: none"> • Cochise • Graham • Greenlee • La Paz • Pima • Santa Cruz • Yuma • ZIP Codes 85542, 85192, and 85550 | <ul style="list-style-type: none"> • Banner – University Family Care • Arizona Complete Health – Complete Care Plan (formerly Health Net Access) • United Healthcare Community Plan (Pima County Only) • American Indian Health Program |

What services do Medicaid and CHIP offer?

Services covered by Medicaid and CHIP vary by state and by the age and needs of the participant; however, all children under age 21 who are enrolled in Medicaid or CHIP are entitled to certain benefits. These requirements are known as Early Periodic Screening, Diagnostic and Treatment, or EPSDT. EPSDT ensures that children have access to preventive care, including oral and behavioral health care and vision and hearing services. EPSDT guarantees coverage for standardized screenings that will lead to the identification, diagnosis, and treatment of health and developmental issues. For more information about EPSDT, [click here](#).

Though adults over age 21 who participate in AHCCCS do not have comprehensive dental coverage, children can see a dentist for preventive care and treatment.

How does someone apply for Medicaid or CHIP?

In Arizona, people can apply for AHCCCS and KidsCare in a few different ways; however, individuals who apply with assistance from a health insurance navigator are much more likely to be approved. To schedule an appointment with a health insurance navigator, call the CoverAZ hotline at 1-800-377-3536, or schedule online at www.coveraz.org/connector. Telephonic appointments are available and hotline staff are fully bilingual in Spanish and English.

Families can also apply online on their own for AHCCCS, nutrition assistance, and financial support at healtharizonaplus.gov. If they prefer, they can also download a paper application and submit to a local Department of Economic Security office. To download a paper AHCCCS application, [click here](#).

How can I get more involved in advocacy?

Glad you asked! AAP has an amazing public policy committee that follows changes to health policy at the state and federal levels.

To find your state and federal lawmakers, [click here](#).

Other local organizations also work on health policy issues and advocacy. Signing up for their mailing lists is an easy way to stay informed and get involved. These organizations include, but certainly are not limited to:

- AZ Advisory Council on Indian Health Care, Native American Connections, Native Health, and the Inter-Tribal Council of Arizona (emphasis on Native American health promotion)
- AZ Council of Human Service Providers (emphasis on child welfare and behavioral health)
- AZ Oral Health Coalition, AZ Dental Association, AZ Dental Hygienists Association (emphasis on oral health)
- AZ Public Health Association (general public health emphasis)
- Children's Action Alliance (emphasis on access to care, health equity, quality of care)
- March of Dimes (focus on infants and maternal health)
- The Campaign for Tobacco Free Kids, American Heart Association, American Cancer Society, and American Lung Association (emphasis on prevention)
- The Arizona Partnership for Immunization (TAPI) (vaccine policy)



Enrollment Applications:

KidsCare/CHIP

<https://www.azahcccs.gov/Members/GetCovered/Categories/KidsCare.html>

AHCCCS/Medicaid

<https://www.azahcccs.gov/Members/GetCovered/apply.html>

AZ Department of Economic Security (Paper Form)

https://des.az.gov/documents-center?cshs_field_dl_category_tid_forms=175

Navigators:

Cover Arizona

<http://coveraz.org/connector/>

1-800-377-3536

Cover Arizona engages in local outreach activities to build awareness of enrollment opportunities through AHCCCS and the Health Insurance Marketplace. Cover Arizona has a team of trained enrollment assisters prepared to assist individuals seeking coverage.

Health-e-Arizona PLUS

<https://www.healtharizonaplus.gov/Login/Default>

1-855-HEA-PLUS (1-855-432-7587)

Health-e-Arizona PLUS connects individuals seeking health coverage to State AHCCCS staff, Department of Economic Security staff, and trained community assistors to help eligible Arizonians enroll in health insurance programs.

Keogh Health Connection

<https://keoghhealth.org/>

602-266-0397

info@keoghhealth.org

Keogh has a staff of trained assistors prepared to help individuals and families become connected to health insurance, nutrition assistance, and financial support.

Arizona Center for Rural Health

<https://crh.arizona.edu/programs/health-insurance-assistance>

520-626-5823

The Arizona Center for Rural Health works with Cover Arizona to connect individuals and families in rural communities to insurance enrollment assistance. Staff members are certified enrollment assisters working to increase health insurance coverage for communities served by the rural health care system.



For additional background on this topic, please review the following articles:

- [CMS Fact Sheet: Service Use among Medicaid and CHIP Beneficiaries age 18 and Under during COVID-19](#)
- [CMS: Medicaid and CHIP Enrollment Trends Snapshot through June 2020](#)
- [Commonwealth Fund report: The Impact of COVID-19 on Outpatient Care](#)
- [Medium article: Health \(Still\) Interrupted: Pandemic Continues to Disrupt Young Children's Healthcare Visits](#)
- [AHCCCS Health Insurance Frequently Asked Questions](#)
- [Children's Health Care Report Card - Arizona](#)



The following images are graphics providers can share on their social media and around their office to promote health insurance enrollment for eligible families.

Graphics can be downloaded [here](#).

Keep your child connected to care!

Medicaid and CHIP are comprehensive health insurance options for Arizona residents.

Call the Cover Arizona hotline at 1-800-377-3536 or visit [CoverAZ.org](#) to learn if you or your children are eligible to enroll!



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Children's Action Alliance

Speak with a health insurance navigator today about your health insurance options!

Health insurance improves your access to quality, affordable care and can provide coverage for many of your health needs, including dental and vision services.

Call 1-800-377-3536 or visit [CoverAZ.org](#) to learn more about what options are available to you and your children today!



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Children's Action Alliance



Does my child qualify for Medicaid/ AHCCCS health insurance?

- Are they an Arizona resident?
- Do they have, or have they applied, for a social security number?
- Are they a U.S. citizen or qualified immigrant who has lived in the U.S. for at least 5 years?
- Is your household income below 138% of the Federal Poverty Level?



If you answered yes to all the above, your child may qualify. Call Cover Arizona at 1-800-377-3536 or visit CoverAZ.org to learn more about how to enroll today.

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Does my child qualify for CHIP/KidsCare health insurance?

- Are they an Arizona resident?
- Do they have, or have they applied, for a social security number?
- Are they a U.S. citizen or qualified immigrant who has lived in the U.S. for at least 5 years?
- Are they 19 years old or younger?
- Is your household income below 205% of the Federal Poverty Level?
- Are they not currently eligible for AHCCCS/Medicaid and do not currently have other health insurance?

If you answered yes to all the above, your child may qualify. Call Cover Arizona at 1-800-377-3536 or visit CoverAZ.org to learn more about how to enroll today.

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9% of Arizona children are uninsured.

Health insurance provides access to important well child checks, growth and development screenings, and vaccinations that are needed to keep children healthy.

Call 1-800-377-3536 to speak with a health insurance navigator today and explore what health insurance options might be available for your child.



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How do I enroll for Medicaid or CHIP health insurance?

You and your family can apply online at www.healtharizonaplus.gov for Medicaid, CHIP, nutrition assistance, and financial support.

If you need help completing the enrollment process, call the Cover Arizona hotline at 1-800-377-3536 or visit CoverAZ.org to speak with a health insurance navigator.



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Thank you, Arizona providers!



The Arizona Chapter of the American Academy of Pediatrics (AzAAP) would like to extend our gratitude and appreciation to the American Academy of Pediatrics (AAP), Georgetown Center for Children and Families (CCF), and Children's Action Alliance (CAA) for collaborating on this toolkit.

For questions, please contact

leadership@azaap.org

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