State of Kansas



# HealthyKIDS

"Nothing is more important than making sure our kids have the best, most affordable, health care possible. So, I'm happy that the HealthyKIDS program for state employees is doing just that. Health insurance for children is a necessity, not a luxury, and HealthyKIDS ensures that our dedicated employees will not have to worry about this essential need."

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HealthyKIDS (Kansas employees Insurance for Dependents Supplement)

**HealthyKIDS** is a pilot program that helps eligible state employees with their premium for children's health insurance coverage in the State Employees Health Plan (SEHP). State employees with dependent children who are eligible will have 90% of the premium for their covered children paid for by the state instead of the traditional 45%. The employee will pay for the re-

maining 10%. Employees may enroll in any of the available plan options. The state contribution will be based on the lowest cost HMO or PPO.



If you cannot qualify for Kansas HealthWave (Title 21) because you are a state employee, you may qualify for **HealthyKIDS** if your household size and income fall within the guidelines below.

To use the chart below, count yourself and your spouse if living in the same household. Also, count your children under 19 who live with you, including adoptive children and minors for whom you have legal custody.

	ld Gross Incom ve May 1, 2006	e
Household Size	Yearly	Monthly
2	\$26,400	\$2,200
3	\$33,204	\$2,767
4	\$40,008	\$3,334
5	\$46,800	\$3,900
6	\$53,604	\$4,467
7	\$60,408	\$5,034
If more than seven, add \$56	7 to monthly inco	ome for each addi
tional member.	•	

HEALTHYKIDS



During Open Enrollment, employees will enroll in a health plan and coverage tier of their choice through <u>http://www.accesskansas.org/employee</u>. If you believe you may be eligible for HealthyKIDS, complete a paper application form. Send it to HealthyKIDS, Landon State Office Building, 900 SW Jackson St., Rm. 920, Topeka, KS 66612-1251. The completed application form must be received no later than October 31, 2005. You will be sent a letter telling you whether or not you were approved. If approved your premium cost will be adjusted starting in 2006. If your application is denied, you can change your coverage tier, but not your medical plan. To do this, you must complete a Change Form and submit it to your agency Human Resources office no later than December 15, 2005. Write "Denial of HealthyKIDS" on the Change Form.

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### Frequently Asked Questions

#### Q1. Is **HealthyKIDS** the same as HealthWave?

A1. No. **HealthyKIDS** is a state of Kansas employee program in which the state, as the employer, will pay 90% of the insurance premium cost for eligible dependent children.

#### Q2. Who is eligible for the HealthyKIDS program?

A2. HealthyKIDS is for state employees in "benefits eligible" positions either as a full time or part time employee, who meet the HealthWave (Title 21) income requirements, and who have eligible dependent children.

#### Q3. Is there an age limit for a dependent to qualify for HealthyKIDS?

A3. If you have no eligible dependent children under the age of 19, you should not apply for HealthyKIDS.

#### Q4. When will the increased employer contribution be effective?

A4. The increased employer contribution begins with Plan Year 2006 and will be first applied to the January 13, 2006 paycheck.

## Q5. Does the **HealthyKIDS** program apply to enrolled non-state groups such as USDs or cities?

A5. No. HealthyKIDS is only for state employees.

#### Q6. How do I apply for the HealthyKIDS determination?

A6. Complete an application and send it to HealthyKIDS, Landon State Office Building, 900 SW Jackson St., Rm. 920, Topeka, KS 66612-1251. The Division of Health Policy and Finance (DHPF) will then determine whether the family meets requirements for family size and income.

#### Q7. Can I apply for HealthyKIDS online during Open Enrollment?

A7. No. You will select the medical plan you want to enroll in online during Open Enrollment, but a paper application for **HealthyKIDS** must be completed and submitted to find out whether you are eligible for the increased employer premium contribution.

IS A PROGRAM TO HELP STATE EMPLOYEES WITH THEIR PREMIUM FOR CHILDREN'S HEALTH INSURANCE COVERAGE!

**HealthyKIDS** 

### FAQs continued

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**Q8.** How can I be sure that my application will be processed in time to be eligible? A8. If your completed application is received by October 31, 2005, the application will be processed in time.

#### Q9. How will I know if I qualify for the additional employer contribution?

A9. Eligibility for **HealthyKIDS** is based on household income (see first page). Once you submit a completed enrolment form, DHPF will notify you whether or not you meet the qualifications. They will also notify SEHP. Your lower cost should be shown in the online "benefits confirmation statement" available in early December through the employee self-service center at: <u>http://www.accesskansas.org/employee</u>.

#### Q10. Is HealthyKIDS available to new employees during the year?

A10. Yes. New benefits eligible employees should complete the standard state employee health plan application form through their agency. They must submit a HealthyKIDS application form to HealthyKIDS within 31 days from the date of hire.

# Q11. What happens if I enroll online for SEHP children or family coverage but my application for HealthyKIDS is not approved? Can I change my enrollment choice?

A11. If you are not approved for HealthyKIDS and you need to choose a different coverage tier (i.e. drop children coverage) you may do so. However, you must complete a Change Form and submit it to your agency Human Resources Office no later than December 15, 2005. Otherwise, you will remain enrolled in the health plan and coverage level you selected during Open Enrollment at the regular plan premium rates.

# Q12. I have children who are living with me but are not able to be on the state employee plan because they do not meet the definition of dependent in the SEHP enrollment booklet. Can these children be used to help my family to meet the financial guidelines to qualify for HealthyKIDS?

A12. No. Only children who meet the definition of a dependent for SEHP and are under the age of 19 will be considered for **HealthyKIDS**. If the family is determined eligible for the **HealthyKIDS** 90% employer contribution, it will be applied for all SEHP eligible dependent children of the employee.

Q13. If I cover multiple children on my SEHP and only one child qualifies for HealthyKIDS, do I still receive the 90% HealthyKIDS employer contribution? A13. Yes

Q14. Does the HealthyKIDS contribution apply to the dental and drug rates as well? A14. Yes

**Q15.** Is the Superior Vision Plan included in the HealthyKIDS supplement? A15. No because the Vision Plan is paid entirely by the participants.



ENROLL





31,2005.





DIVISION OF HEALTH POLICY AND FINANCE

HealthyKIDS Landon State Office Bldg. 900 SW Jackson, Rm. 951-S Topeka, KS 66612-1251

#### WE'RE ON THE WEB:

WWW. ACCESSKANSAS. ORG/EMPLOYEE





## FAQs continued

Q16. Is HealthyKIDS available for Kansas state employees who live in other states such as Missouri? A16. Yes.

## Q17. How can I compare the premium cost for the standard children/family coverage to the **HealthyKIDS** premium?

A17. Premium tables are printed on pages 22, 23 and 34 of the 2006 Health Plan Summary booklet, available through your agency.

## Q18. Why doesn't the state just allow state employees to enroll in HealthWave?

A18. Federal law prevents people who have access to a state health plan from enrolling in an SCHIP program such as HealthWave.

## Q19. Where can I get a copy of the HealthyKIDS application form?

A19. Print one at <u>http://da.state.ks.us/ps/benefits.htm</u> or contact your agency Human Resources office.

#### Q20. Who do I contact for more information?

A20. If you need to check the status of your HealthyKIDS application, call the DHPF Clearinghouse at (785) 431-7190. If you need more information about the HealthyKIDS pilot program, contact your agency Human Resources office.

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	HealthyKIDS Q&A Supplement		
Q&A (1)	My Children do not live with me, but I am court ordered to provide health insurance for them. Am I eligible for HeathyKIDS? No. Employees are not eligible for HealthyKIDS if their children do not live in their home over 50% of the time, even if they are court ordered to carry insurance.		
Q&A (2)	My spouse is the step-parent of my children. Is their income counted? No. The income of a step-parent is not counted.		
Q&A (3)	My 19 year old child and grandchild live with me and are covered under my State Employees health insurance. Are they eligible for HealthyKIDS? No. HealthyKIDS is for children under the age of 19 whom you have legal responsibility for.		
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