

Dear Berg Andonian Client:

Washington State offers a program to provide low-cost or free health insurance coverage to children based on the family income level. The program, "Healthy Kids Now," is funded by federal tax dollars and offered through the Department of Social and Health Services.

Income qualification parameters for the Healthy Kids Now program are outlined below:

| <b>Healthy Kids Now - Insurance Coverage for Children</b> |   |   |
|---|---|---|
| <b>The Family's Income</b>                                | <b>Up to 200% of "federal poverty level"*</b>   | <b>Between 201 and 250% of "federal poverty level"*</b>   |
| <b>Examples of Qualifying Income Levels</b>               | For a family of 2 people, 200% of federal poverty level is \$2,200 monthly. For a family of 4, 200% is \$3,334 monthly.                         | For a family of 2 people, 250% of federal poverty level is \$2,750 monthly. For a family of 4, 250% is \$4,167 monthly. |
| <b>Monthly Cost to the Family</b>                         | Free  | \$10 per child per month (\$30 per month maximum). \$5 copays for office visits and brand name drugs.                   |
| <b>Type of Health Insurance Provided</b>                  | Family may choose a "Healthy Options Plan" such as Community HealthPlan of WA, Aetna, Premera Blue Cross, Molina Healthcare, Group Health, etc. | Family may choose The Community Health Plan or "go fee for service" (CHIP Medicaid).                                    |

\*Note: Income is figured on gross monthly wages minus \$90 per person working. Monthly childcare expenses (and child support payments for a child not living in the home) may also be deducted from monthly income when determining eligibility.

\*Note: A pregnant woman counts as a family size of two.

For some employees, this program may provide insurance coverage for their children that might not otherwise be affordable. The intent is to have coverage for those who are above Medicaid eligibility, but challenged when it comes to affording the typical payroll deduction for adding children to employer sponsored coverage.

Those interested should call the toll free number 1-877-543-7669.