

FRIEND

COMMUNITY FIRST
HEALTH PLANS

HOW TO APPLY FOR HEALTH COVERAGE

A STEP-BY-STEP GUIDE

NEIGHBOR

+ COMMUNITY



TEXAS
Health and Human
Services



CHIP

TEXAS  **STAR**
Your Health Plan ★ Your Choice

TEXAS  **STAR Kids**
Your Health Plan ★ Your Choice

TEXAS  **STAR PLUS**
Your Health Plan ★ Your Choice



**APPLY FOR NO-COST
OR LOW-COST
HEALTH COVERAGE
USING THESE
4 EASY STEPS**

Our goal is to provide our community access to quality health care. Children, pregnant women, and individuals with special needs in Texas without health insurance may be able to get no-cost or low-cost health coverage from Medicaid or the Children's Health Insurance Program (CHIP). **To apply, follow these 4 steps:**

STEP 1: LEARN ABOUT HEALTH CARE PROGRAMS

AVAILABLE PROGRAMS

- **STAR** – A Medicaid program for children, newborns, pregnant women, and some families.
- **STAR Kids** – A Medicaid program for children and adults with a disability up to age 20.
- **STAR+PLUS** – A Medicaid program for adults with a disability, people age 65 and older, and women with breast or cervical cancer.
- **CHIP** – A low-cost health care program for children in families that earn too much money to qualify for Medicaid (see page 5 for income guidelines), but still cannot afford private health insurance.
- **CHIP Perinatal** – A health care program for pregnant women who are not eligible for Medicaid and do not have any other health coverage.

SERVICES OFFERED

Both Medicaid and CHIP cover services needed to keep you/your child healthy, including:

- Dentist visits, cleanings, and fillings
- Eye exams and glasses
- Choice of doctors, regular checkups, and office visits

- Prescription drugs and vaccines
- Access to medical specialists and mental health care
- Hospital care and services
- Medical supplies, X-rays, and lab tests
- Treatment of special health needs
- Treatment of pre-existing conditions

If a child or adult receiving Medicaid has a disability or long-lasting illness, they may be eligible to receive additional services.

PLAN COSTS

Medicaid is at no cost. Families/children who get Medicaid do not pay for medical services or prescription benefits.

CHIP fees vary. If the child or expectant mother qualifies for CHIP, the enrollment fee and copays are based on family income.

- Enrollment fees are \$50 or less per family, per year.
- Copays for doctor visits and prescriptions range from \$3–\$5 for lower-income families and \$20–\$35 for higher-income families.

CHIP Perinatal has no enrollment fees, copays, or cost-sharing fees.

STEP 2: DETERMINE WHO QUALIFIES

The following individuals may qualify for Medicaid or CHIP:

- A child age 18 or younger*
- An adult with special needs age 21 or older
- A pregnant woman of any age
- A Texas resident
- A U.S. citizen or legal permanent resident**

**Children up to age 20 may qualify for Medicaid in some cases.*

***Only the child must be a U.S. citizen or legal permanent resident. The citizenship or immigration status of the parent will not be asked.*



INCOME GUIDELINES

You must meet the family income guidelines* as set by Texas Health and Human Services Commission (HHSC). This is how to check if you meet the guidelines:

- 1

Find the size of your family on the left side of the chart. Then, follow that row to the right.
- 2

Is your family's income less than the monthly income listed in the Medicaid column? If so, you/your child may qualify for Medicaid.
- 3

If your family income is higher than what's listed in the Medicaid column, continue to follow the row to the CHIP column. If your family's income is less than the monthly income listed in the CHIP column, then you/your child may qualify for CHIP.

1 FAMILY SIZE	2 MAY QUALIFY FOR MEDICAID	3 MAY QUALIFY FOR CHIP
	Monthly Family Income	Monthly Family Income
1**	\$1,670	\$2,523
2	\$2,266	\$3,424
3	\$2,862	\$4,325
4	\$3,458	\$5,226
5	\$4,055	\$6,128
6	\$4,651	\$7,029
7	\$5,247	\$7,930
8	\$5,844	\$8,832
For each additional person, add:	\$597	\$902

*Income is money you get paid before taxes are taken out.

**A family of one might be a child who does not live with a parent or guardian.

STEP 3: APPLY FOR HEALTH COVERAGE

In addition to children, pregnant women, and adults with special needs, the following individuals can apply if they qualify and meet the income guidelines:

- Any adult who lives more than half the time with an uninsured child. This includes parents, stepparents, grandparents, other relatives, legal guardians, or adult brothers or sisters.
- Anyone age 19 or younger who lives on their own.

APPLY ONLINE

To apply, go to the Texas HHSC website YourTexasBenefits.com and choose "Apply for new benefits."

WE CAN HELP!

Our staff at our Avenida Guadalupe Community Office can help with your application in-person or over the phone in English or Spanish. We can also connect you with in-home help. To make an appointment online, go to CommunityFirstHealthPlans.com/Community-Office.

AVENIDA GUADALUPE

1410 Guadalupe Street, Suite 222
San Antonio, TX 78207

Monday through Friday, 8:30 a.m. - 5 p.m.

Phone: 210-358-6333 or

1-877-880-8818 (toll-free)

Email: outreach@cfhp.com



PLEASE HAVE THESE DOCUMENTS READY WHEN YOU APPLY:

- ☐ **Proof of income from your job** – Last three pay stubs, a statement from your employer, self-employment records, or last year's tax returns.
- ☐ **Medical Costs** – Bills or statements from health care providers from the past three months (only necessary if you haven't already paid for these services).
- ☐ **Citizenship** – U.S. passport, Certificate of Naturalization, U.S. birth certificate (copies of the front and back), hospital record of birth, or Medicare card for the child. If the child was born in Texas, we may be able to look up their birth record.
- ☐ **Identity (proof of who you are)** – Current driver's license or Department of Public Safety ID Card.
- ☐ **Legal representative (a person who has the right to act for you on legal issues)** – Power of attorney papers, guardianship order, court order, or similar court documents.
- ☐ **Veteran's Benefits, worker's compensation, or unemployment** – Award letter or pay stubs.
- ☐ **Social Security, Supplemental Security Income (SSI), or pension benefits** – Award letter or pay stubs.
- ☐ **Loans and gifts (includes someone paying bills for you)** – Loan agreements or statement from the person giving you money or paying your bills. Must show the person's name, address, phone number, and signature.
- ☐ **Military Service** – Current Military ID (Form DD-2), military orders, or separation papers (Form DD-214).
- ☐ **Immigration Status** – Resident card (I-551), arrival/departure form (I-94), or papers from the U.S. Citizenship and Immigration Services (copies of the front and back of these forms).
- ☐ **Residence (proof you live in Texas)** – Utility bill, driver's license, Texas Department of Public Safety ID, rent receipt, letter from landlord (not a relative).

IF YOU NEED HELP GETTING THESE DOCUMENTS, PLEASE LET US KNOW. CALL 210-358-6333 OR EMAIL OUTREACH@CFHP.COM.

STEP 4: CHOOSE A HEALTH PLAN

After you're approved for Medicaid or CHIP, you will receive a packet from HHSC confirming your approval. You can also check your application status at YourTexasBenefits.com or download the Your Texas Benefits mobile app.

To complete your enrollment, you must now choose a health plan that will deliver your Medicaid or CHIP benefits.

The health plan you choose makes all the difference. As the only local health plan in our area, Community First Health Plans is here to help you on your health care journey. Community First offers an extensive variety of Value-Added Services and excellent customer service to support your family's well-being.



COMMUNITY FIRST VALUED-ADDED SERVICES

Community First offers Value-Added Services — extra services and support for you in addition to your CHIP or Medicaid benefits. We are always looking for new ways to support our Members.

Medicaid/CHIP Value-Added Services include*:

- Maternity Program offering pregnancy education, gift card incentives, and reimbursement for birthing classes or a pregnancy-related item
- Low-cost dental services for Members over age 21 and uninsured family members
- Baby Shower with diaper bag, baby car seat, or pack and play
- 24-Hour Nurse Advice Line
- Online mental health resources
- Enhanced vision benefits to help cover frames or contact lenses
- Free sports and school physicals
- Zumba classes and fitness giveaways
- Complimentary YMCA membership
- Home visits for high-risk Members
- Smoking cessation resources
- i-Cycle Bike Safety and Repair Classes
- Prescription Savings Card
- Gift cards for completing Texas Health Steps or well child exams**
- Discount card for over-the-counter (OTC) items
- Free notary services
- Transportation assistance to non-medical appointments, like Community First hosted events or your local WIC or Social Security office

**Limitations or restrictions may apply.*

***Excludes STAR Kids Members*

Medicaid Members with special health care needs may be eligible to receive Service Coordination and additional Value-Added Services. A Community First Service Coordinator can make sure you get the care and services you need.

For more information about the Value-Added Services we offer, please call us at:

210-358-6055



ABOUT US

Community First Health Plans was established in 1995 by University Health to provide health care coverage to the citizens of Bexar and its surrounding seven counties. Community First is committed to providing our Members with great health care benefits and outstanding service, delivered by people who live right here in South Texas.

We believe that **everyone deserves access to the services and support needed to live a healthier life.**



Community First is the **only locally owned and managed, non-profit health plan in the Bexar county area**. We give back to the community we live and work in. And we support other non-profit organizations that work alongside us to improve the physical and mental health and well-being of our local community.



COMMUNITY FIRST

HEALTH PLANS

For more information, visit our website at CommunityFirstMedicaid.com.