

State of Illinois
Rod Blagojevich, Governor

Department of Healthcare and Family Services
Barry S. Maram, Director



Answers to Your Questions about *All Kids*

Governor Blagojevich's



1-866-ALL-KIDS
www.allkidscovered.com



All Kids is Illinois' new program that gives every child access to comprehensive, affordable health insurance.

Every child deserves the chance to grow up healthy. With *All Kids*, your children will be able to get the care they need, when they need it. It means you can take your child to the doctor for a regular checkup, to the dentist to fill a cavity, or to the eye doctor to get a prescription for glasses.

There are more than 250,000 children in Illinois who do not have health insurance. If your family, like many hardworking families, cannot afford private health insurance, *All Kids* may be the answer for you.

Sincerely,

Rod R. Blagojevich

What does *All Kids* Cover?

All Kids is complete health insurance for your child. *All Kids* covers doctor visits, hospital stays, prescription drugs, vision care, dental care and eyeglasses. *All Kids* covers regular check-ups and immunization shots. *All Kids* also covers special services like medical equipment, speech therapy and physical therapy for children who need them.

Who can get *All Kids*?

Children can get *All Kids* health insurance if:

- They live in Illinois.
- They are age 18 or younger.
- They meet the insurance requirements. The insurance requirements are explained on pages 2 and 3.

Is there an income limit for *All Kids*?

No. Children can qualify for *All Kids* no matter how much money their parents earn.

What happened to KidCare and Medicaid?

KidCare and Medicaid are now part of *All Kids*. Children who have KidCare or Medicaid are automatically enrolled in *All Kids*.

What about health insurance for parents?

Illinois' FamilyCare health insurance covers parents but there is a limit to how much income parents can have to get FamilyCare. Parents and children can apply on the same application.

Can I keep my current doctor with *All Kids*?

You can keep your current doctor if your doctor has signed up to accept *All Kids* and agrees to coordinate your child's care. If not, you can choose a different primary doctor or clinic. All children will have a doctor or clinic that knows them and their families. Families will be able to change primary doctors for any reason.

What is *All Kids* Rebate?

A rebate is a monthly amount we will pay a few families that pay for private or employer-sponsored health care for their children. Only a few families with limited income qualify for *All Kids* Rebate. Check the *All Kids* application for more information about which families can get *All Kids* Rebate.

How does immigration status affect my child's ability to get *All Kids*?

As long as children meet the other requirements, they can get *All Kids* regardless of immigration status. They must live in Illinois. If children come to Illinois just to get medical care, they will not qualify for *All Kids*.

My son is not a citizen of the U.S. If he uses *All Kids*, will it keep him from becoming a permanent resident because he will be a public charge?

All Kids health insurance will not affect your child's immigration status as long as your child does not receive long term care in a nursing home or mental health facility.

If undocumented children apply for *All Kids*, will you report them to the United States government?

No. We will only check the immigration status of children who are not citizens if they give us their Alien Registration Numbers.

My son was born in the United States. Why does the *All Kids* application ask for proof that he is a citizen?

Illinois has to ask all citizens for proof because of a new federal law. Your child can get *All Kids* even if you do not have proof of citizenship.

Insurance Requirements for *All Kids*

Your family can qualify for *All Kids* if your children do not have health insurance.

This year, children must have been uninsured since January 1, 2006 to qualify. Starting in 2007, children must be uninsured for 12 months to get *All Kids*.

Children who have health insurance can qualify for *All Kids* as long as your family income meets certain limits.

Look for your family size in the following list to find the income limit for children who already have insurance.

***All Kids* Income Limits for Children Who Have Insurance**

- Two person family: \$26,000 per year
- Three person family: \$33,000 per year
- Four person family: \$40,000 per year
- Five person family: \$47,000 per year
- The limit is higher for larger families.

Read on for more answers to questions about insurance.

My child has not had health insurance since December 31, 2005. Can my child get *All Kids*?

Yes. Your child has been uninsured long enough to get *All Kids* this year.

I am a single mom with two kids. I earn \$25,000 a year. I get health insurance from my job for my kids but it does not cover dental care. Can my children get *All Kids*?

Yes. Because of your income, your children can get *All Kids* even if they have other health insurance. If your income was more than \$33,000 a year, your children would not qualify.

My child has health insurance now but it costs too much each month. Can I drop it and get *All Kids*?

If you drop your child's health insurance, you will have to wait 12 months before your child can get *All Kids* unless your income is lower than the amounts shown on page 2.

My child's health insurance ended when my job ended. Can my child get *All Kids*?

Yes. Your child can qualify. Even if you are paying your former employer for insurance under a COBRA plan, your child can get *All Kids*.

My child's health insurance only covers hospital stays. Can my child get *All Kids*?

Yes. Health insurance that covers only one service or one medical condition does not count when we decide if your child can get *All Kids*. For instance, insurance that only covers vision, dental, cancer or hospital stays or school-based health insurance does not count.

My child has a pre-existing medical condition. Can my child get *All Kids*?

Yes. Children who have a pre-existing medical condition can get *All Kids*.

My child's KidCare health insurance ended last year because my family earned too much money. Can my child get *All Kids*?

Yes, your children can get *All Kids* as long as you lost KidCare within 12 months of applying for *All Kids*.

All Kids Costs

Some families get *All Kids* for free. Some families have to pay premiums and co-payments for *All Kids* health insurance. What you pay will depend on your income.

Monthly Premiums - You may have to pay a monthly premium for your children to get *All Kids*. A premium is a monthly amount that some families must pay even if they do not use any health care that month.

Co-Payments - You may also have to pay a part of the cost of the health care your child gets from a doctor, dentist or hospital. You may have to pay part of the cost of prescription drugs. These costs are called co-payments.

You will never have to pay a co-payment when your child gets a regular check-up or shots. These are called well-child visits and they are free for all children enrolled in *All Kids*.

The amount of premiums and co-payments you will have to pay depends on your income, the size of your family and how many of your children get *All Kids*.

What will *All Kids* premiums and co-payments cost an average family?

Here are some examples of what *All Kids* will cost. If you apply for *All Kids* and qualify, we will send you a notice telling you how much *All Kids* will cost your family. We will send you a bill every month if you have to pay a premium.

Example - A family of four that makes up to \$26,000 of gross income each year does not have to pay any premiums or co-payments for their children.

Example - A family of four that makes about \$26,000 to \$30,000 of gross income each year does not have to pay any premiums. A family like this pays a \$2 co-payment for each doctor visit or prescription. This family would pay a maximum of \$100 in total co-payments in a year.

Example - A family of four that makes about \$30,000 to \$40,000 of gross income each year pays premiums of \$15 per month for one child and \$25 for two children. A family like this pays co-payments of \$5 for a visit to a doctor, \$3 for each generic drug prescription and \$5 for each brand name drug. This family would pay a maximum of \$100 in total co-payments in a year.

Example - A family of four that makes about \$40,000 to \$60,000 of gross income a year pays a premium of \$40 per month for one child and \$80 a month for two children. A family like this would pay \$10 for each doctor visit, \$3 for each generic drug prescription and \$7 for each brand name drug. This family would pay \$100 if a child was hospitalized and 5 percent of the cost of any hospital outpatient service. The most this family would pay in hospital costs is \$500 per child per year.

Remember, no family ever has to pay for their children's regular check-ups and immunizations.

What happens if I do not pay my *All Kids* premiums?

If you do not pay *All Kids* premiums that you owe, we will cancel your child's *All Kids* health insurance. You will still owe premiums for the time your child was covered by *All Kids*. If you decide later that you want *All Kids* for your child, you will have to pay any premiums you owe and your children will have to wait an extra three months before *All Kids* covers them.

What happens if I do not pay my *All Kids* co-payments?

If you do not pay your co-payments, your doctor may refuse to treat your child and pharmacies will not fill your prescriptions. If you owe a co-payment, doctors and hospitals have the right to collect it from you.

How do I Apply for *All Kids*?

The easiest way to apply is using the Internet.
You can fill in and submit an *All Kids* application online at

www.allkidscovered.com

You can also download and print a copy of the
All Kids application from the website.

There are *All Kids* Application Agents
all over Illinois that can help you apply.
To find an application agent near you, check the website
or call the number below.

We can also send you an application in the mail, just call

1-866-All-Kids

(1-866-255-5437).

If you use a TTY, call 1-877-204-1012.

What Happens After I Apply?

If your child qualifies for *All Kids*, we will send you an *All Kids* member handbook to explain how it works. We will also send you an *All Kids* member card. In 2006, we will send you an *All Kids* card each month. Next year, we plan to switch to sending *All Kids* cards once a year.



ROD R. BLAGOJEVICH
GOVERNOR, STATE OF ILLINOIS