

How do I get my child Medicaid coverage?

What is Medicaid?

[Medicaid \(also called Medical Assistance\)](#) is a health insurance program that helps cover medical costs for eligible individuals and families. Eligibility requirements and benefits vary from state to state.



Does my child qualify for Medicaid in Pennsylvania?

[Medicaid eligibility requirements](#) are complicated. The best way to see if your child qualifies for Medicaid is to apply. Here is a general review of Medicaid income limits:

- **For pregnant women and infants**, the income limit is 220% FPL. For a family of three, that is about \$5,000/mo or \$60,000/yr before taxes.
- **For children ages one through five**, the income limit is 162% FPL. For a family of three, that is about \$3,500/mo or \$42,000/yr before taxes.
- **For children ages six through 18**, the income limit is 138% FPL. For a family of three, that is about \$3000/mo or \$36,000/yr before taxes.

In some cases, parent or caretaker income is not counted, so it is best to apply to see if your child qualifies. Children who receive Supplemental Security Income (SSI) disability automatically qualify for Medicaid coverage.

If we're over income for Medicaid, can my child still get coverage?

[Medicaid for Children with Special Needs \(PH95\)](#) allows children with disabilities to receive Medical Assistance (Medicaid) coverage in Pennsylvania. PH95 provides full and free coverage to children up to age 18 with disabilities whose parents make too much money to qualify for traditional Medicaid categories.



[Children's Health Insurance Program \(CHIP\)](#) may be an option if your child does not qualify for Medicaid or PH95. CHIP has more limited coverage than Medicaid and may require premiums and copayments. The application process is the same as applying for Medicaid.



How do I apply?

- **Apply Online** at www.compass.dhs.pa.gov (click "Get Started")
- **Apply by Telephone** at 1-866-550-4355
- **Apply In-Person** at your local County Assistance Office (CAO).
 - Find your office: gov/agencies/dhs/contact/cao-information.html

How do I document disability for a PH-95 Medicaid application?

- **Collect any documentation of your child's disability**, including:
 - Medical records with information about your child's diagnosis
 - Early Intervention evaluation reports (ChildLink or Elwyn)
 - Mental health evaluations or discharge reports.
- **Upload documentation to Compass when you apply.** Write *For consideration for eligibility under the PH95 loophole* as a note with the uploaded documents.
- **Be sure to provide complete information** about your household income and employment when applying.

How can I get help applying?

- BenePhilly, 1-800-994-5537 or benephilly@phila.gov
- PA Health Access Network (PHAN), pahealthaccess.org, 877-570-3642

My application was denied. How can I get help?

- Pennsylvania Health Law Project (PHLP), www.phlp.org, 1-800-274-3258
- Community Legal Services (CLS) Health & Independence Unit, clsphila.org/services/medicaid, 215-227-2400