



What is *Informed Choice*?

We encourage families to make a decision about which program is best for you or your child to enroll in. In order to make this decision, you need information about the programs. When you make a decision based on good information, this is called making an *Informed Choice*. You are receiving this informational flyer to help you make sure you make an *Informed Choice* between programs you or your child qualify for.

Premium assistance: There are two premium assistance programs in Idaho. They are the Children's Access Card and the Access to Health Insurance programs. These programs pay up to \$100 per person per month for private health insurance coverage.

Direct coverage: When you qualify for the Idaho Health Plan (Medicaid/CHIP) you receive direct coverage through the State.

Your Choice- Premium Assistance or Direct Coverage

- **Children's Access Card:** Children who qualify for *premium assistance* through the Children's Access Card program also are eligible for *direct coverage* in the Idaho Health Plan (Medicaid/CHIP). You choose which program best suits your family's needs.
- **Access to Health Insurance:** Again, children who qualify for *premium assistance* through the Access to Health Insurance program also are eligible for *direct coverage* in the Idaho Health Plan (Medicaid/CHIP). Additionally, women who are enrolled in the Access to Health Insurance program and become pregnant may qualify for *direct coverage* through Idaho Medicaid's Pregnant Women program. If you are pregnant, you may want to see if you qualify for Medicaid instead of continuing with the Access to Health Insurance program. You can get an application sent to you by calling the Idaho CareLine at 2-1-1 or you can download one at www.medicaid.idaho.gov.

The choice is yours. You can switch your child to direct coverage any time by calling the Idaho Falls Processing Center at 1-866-326-2485 (toll-free). You must call before the 15th of the month in order for your child to be enrolled in the Idaho Health Plan for the next month.

Please read the other side of this flyer for important information.

Points to Consider

Benefits - The benefits (health care services) that your private health insurance provides may not be the same as those offered by the Idaho Health Plan (Medicaid/CHIP). There may be fewer benefits or services covered. The benefits covered by the Idaho Health Plan are described in a booklet called, “Idaho Health Plan Coverage”. You can have this booklet sent to you by calling the Idaho CareLine at 2-1-1 or you can download or view one at www.medicaid.idaho.gov. Your employer (or insurance agent) can provide you with a summary plan description (SPD) that you can compare to the services provided under the Idaho Health Plan in order to determine which coverage best meets your health care needs.

Out of Pocket Costs - Sometimes the out-of-pocket costs (such as deductibles and co-payments) that a family pays for their private health coverage may be more than if they participated in the Idaho Health Plan (Medicaid/CHIP). To find out how much you may have to pay if you chose private health insurance coverage, ask your employer (or insurance agent) for a SPD that includes specific cost sharing amounts for services. You should also be aware that Federal rules prohibit the Idaho Health Plan from charging you cost sharing amounts that exceed five percent of your family’s income for you or your child in a given year. In comparison, the limit on the cost-sharing under your private health insurance coverage may be more or less than five percent of your income, depending on the plan.