

ABOUT

About Florida KidCare

Florida KidCare exists to increase the number of insured children in Florida by offering affordable, quality health and dental insurance for children from birth through the end of age 18. More than 179,000 children in Florida are currently living without health insurance, but are eligible for low-cost or completely free health insurance through Florida KidCare. With four unique Florida KidCare programs — Medicaid for children, MediKids, Florida Healthy Kids and the Children's Medical Services (CMS) Health Plan — the simple and free application process is designed to identify the program that fits a family best.

Most families pay nothing at all and many families pay as little as \$15 or \$20 a month.

By the numbers:



More than **343,000** Florida children under the age of **19** are uninsured.

7.6%

Florida's uninsured rate rose from **7.2% to 7.6%** between 2017 and 2018.



Approximately **2.3 MILLION** children are currently covered by Florida KidCare for the health and dental insurance they need.



More than 179,000 FLORIDA CHILDREN are

estimated to be eligible for free or low-cost coverage through Florida KidCare, but are not currently enrolled.



The **5** counties in Florida with the highest number of uninsured children are: BROWARD, HILLSBOROUGH, MIAMI-DADE, ORANGE AND PALM BEACH.

Florida KidCare Key Messages

Approximately 2.3 million Florida children from birth through the end of age 18 rely on Florida KidCare for the head-to-toe coverage they need. But for us it's not just about the numbers, it's about the real people whose lives are made better through access to quality, affordable, child-centered health insurance. We are insurance with a lot of heart.

Children

- Simply put, we are here to increase the number of insured Florida children and assure they have access to quality health care.
- Approximately 2.3 million Florida children rely on Florida KidCare for the health and dental insurance coverage they need and we don't lose sight of that goal.
- 179,000 Florida children are estimated to be eligible for free and subsidized health insurance coverage through Florida KidCare.
- Changes in 2016 mean immigrant children who lawfully reside in Florida are now eligible for Florida KidCare without a waiting period.

Coverage

- Florida KidCare is a partnership created to help match children with one of four high quality, child-centered, affordable health and dental insurance programs.
- With year-round enrollment, the time to apply for Florida KidCare is always now.
- It's easy for parents fill out one application and Florida KidCare will match you with the right option based on your children's ages, household size and family income.
- All four Florida KidCare coverage options include doctor visits, check-ups, hospital stays, surgeries, immunizations, prescriptions, emergencies, vision and hearing, dental, mental health services and more.

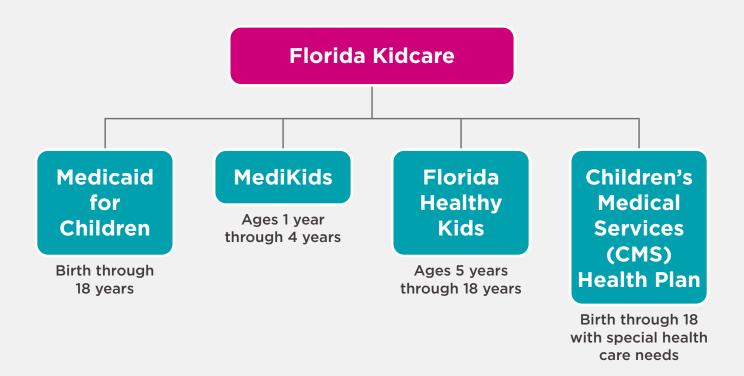
Cost

- Florida KidCare offers free and affordable health and dental insurance coverage for children from birth through 18 years of age with no application fee.
- Most families pay nothing at all for coverage, and many families pay as little as \$15 or \$20 a month.
- Families who are not eligible for subsidized coverage may purchase Florida KidCare at the full-pay monthly premium, which is competitively priced and child-centered compared to other options.
- Find out if your kids are eligible for quality, affordable health and dental insurance by using our **cost calculator** tool.

GENERAL FAQS

1. What is Florida KidCare?

Florida KidCare is the state of Florida's quality, affordable health and dental insurance for kids. Florida KidCare is made up of four unique programs—Medicaid for children, MediKids, Florida Healthy Kids and Children's Medical Services (CMS) Health Plan.



2. Who can apply for Florida KidCare?

Florida children from birth through the end of age 18 are eligible for Florida KidCare, even if one or both parents are working. Lawfully residing immigrant children are also eligible for coverage, regardless of their parents' immigration status.

3. How much does Florida KidCare cost?

It's completely free to apply, and Florida KidCare works hard to keep coverage affordable. Most families pay nothing at all for coverage, and many families pay as little as \$15 or \$20 a month. Some families may have small co-pays for certain services. There are also competitively priced full-pay options for those who do not qualify for subsidized coverage.

A free <u>cost calculator</u> is available to help Florida families interested in applying for Florida KidCare. This tool utilizes two key pieces of information – family size and annual household income – to estimate a family's monthly premium payment for Florida KidCare coverage.

4. How do parents know if they qualify for Florida KidCare?

Families simply apply, and Florida KidCare does the rest. Based on the age of the child, household size and family income, we automatically match each child with the best fit of the four Florida KidCare programs. All children above the age of one are eligible for some form of Florida KidCare coverage through a subsidized or full-pay program. Children from birth until their first birthday are eligible for Medicaid if their household income is below 200 percent of the federal poverty level.

5. If one or both parents are working, is their child still eligible for Florida KidCare coverage?

Yes! Children are eligible for Florida KidCare even if one or both parents are working.

6. Can new Florida residents apply for Florida KidCare?

Yes! Parents can apply for coverage as soon as the family has a Florida address.

7. What will parents need to have ready before starting the application?

Learn more about My Application Check List before starting an application. Types of documents may vary depending on the family; however, the following categories are listed as helpful examples of the types of documents an applicant should have available before starting an application:

- Tribal Membership
- Pay Stub
- Proof of Income
- Proof of Unearned Income

8. How can parents apply for Florida KidCare health and dental coverage?

It's easy and free to apply! Parents can apply online or by calling **1-888-540-KIDS (5437)** to apply over the phone or have an application mailed directly to them. Once the application is complete, Florida KidCare will determine which health insurance program best fits a child's age and needs.

9. Some parents think they make too much money for subsidized coverage, but still need health insurance for their children. How can those parents get coverage?

Florida KidCare offers competitively priced full-pay options for families with higher incomes. Using the same application, families can apply at any time online or by calling **1-888-540-KIDS (5437)** to apply over the phone or have an application mailed directly to them.

10. What medical services does Florida KidCare cover?

Florida KidCare's comprehensive, quality, child-centered health and dental coverage includes services such as doctor visits, immunizations, dental care, vision and hearing screenings, emergency care, hospital stays and much more! Parents may contact their plan for specifics on coverage.

11. Will parents ever need to renew their child's account?

Yes – a child's Florida KidCare account requires renewal every 12 months. To make the process more convenient, parents can renew their child's account online or through the mail. As a child's renewal date approaches, a reminder to renew the plan will be sent either electronically through email or in the mail, depending on the parent's selected communications preference with Florida KidCare.

12. How long does it take to process a Florida KidCare application?

Typically, applications take four to six weeks to be processed. Coverage will begin on the first of the month, only after a child's eligibility has been determined and the first month's premium has been paid (if a premium is needed).

13. May parents choose their child's doctor?

Once a family is enrolled in a Florida KidCare health plan, they can select any doctor participating in the plan's network.

14. How will the doctor's office know a child is covered through a Florida KidCare partner?

The health insurance plan will send the child an identification card with all the information the doctor's office needs. Parents must remember to show this card at the doctor's office and the pharmacy when filling prescriptions.

15. Once enrolled, could a child ever lose coverage?

A child could lose coverage if:

- Payments aren't made on time.
- The account is not renewed every year.
- The child reaches 19 years of age.
- The family moves out of Florida.
- There could be other factors too, and families may call Florida KidCare at
 1-888-540-KIDS (5437) to speak with a representative for any questions.