

# UPMC *for Kids* Resource Guide

UPMC *for Kids*  
keeps it simple.



Pennsylvania's Children's  
Health Insurance Program  
**We Cover All Kids.**

**UPMC *for Kids***  
Affiliate of UPMC Health Plan



## Health insurance matters

**You have enough to worry about without wondering if your children are covered. If your kids don't have health insurance and you don't know where to start, we can help.**

The Children's Health Insurance Program (CHIP), brought to you by UPMC *for Kids*, may be able to bring the peace of mind you're looking for—at little or no cost to you.

Based on your family's size and income, your child or teen may be eligible if he or she is:

- Under the age of 19.
- A U.S. citizen, a U.S. national, or a lawfully residing noncitizen.
- A resident of Pennsylvania.
- Not eligible for Medical Assistance.
- Uninsured.

There is no upper income limit for CHIP. Your child may be enrolled in free CHIP, low-cost CHIP, or full-cost CHIP. Most families are eligible to receive CHIP at no cost. Families with higher incomes will have low monthly premiums and copayments for some services.

# Services and benefits for kids

## We protect what you treasure

When it comes to your children, nothing should stand in the way of high-quality health care. Put your mind at ease with the knowledge that UPMC *for Kids* gives you access to UPMC doctors and hospitals as well as help from our Health Care Concierge team whose expertise makes navigating health care simple. With CHIP, children and teens have access to many great benefits, including:

- Hospital care.
- Emergency care.
- Urgent care.
- Doctor visits, including routine checkups and immunizations.
- Diagnostic tests.
- Hearing exams.\*
- Behavioral health and substance abuse services.
- Maternity care.
- Nutritional counseling and medical nutritional therapy.
- Physical, occupational, and speech therapy.\*
- Tobacco cessation counseling.\*
- Home health care.\*
- Durable medical equipment.
- Prescription and some over-the-counter medications.
- Dental and orthodontia services (orthodontia covered only when medically necessary, not for cosmetic reasons).
- Eye exams and corrective lenses.\*

*\*Limits apply to some services. Please refer to the UPMC for Kids Summary of Benefits document for additional benefit information.*

# Cost of Coverage

If your child is enrolled in free CHIP, there are no copayments or monthly premiums. If your child

Copayment chart	Free CHIP
Primary care provider visits	\$0
Specialist visits	\$0
Behavioral health visits	\$0
Emergency department visits	\$0
Pharmacy: 30-day supply	\$0
Pharmacy: 90-day supply	\$0

Refer to the UPMC *for Kids* Summary of Benefits to

## Focus on health and wellness

UPMC *for Kids* provides services that help children maintain a healthy lifestyle.

Available services include:

- **MyHealth OnLine**, an online resource for a variety of health topics.
- **The UPMC MyHealth 24/7 Nurse Line** for access to registered nurses who can provide health care information.<sup>1</sup>
- **Health management programs** to assist in managing asthma, diabetes, and pregnancy.

## Announcing UPMC Children’s AnywhereCare

UPMC Health Plan’s telemedicine service—UPMC AnywhereCare—has expanded to offer care to children of all ages. With UPMC Children’s AnywhereCare, children ages 0-17 can have Virtual

is enrolled in low- or full-cost CHIP, you will have low-cost copayments and monthly premiums.

Low-cost CHIP	Full-cost CHIP
\$0 preventive care, \$5 other visits	\$0 preventive care, \$15 other visits
\$10	\$25
\$0	\$0
\$25 (waived if admitted)	\$50 (waived if admitted)
Generic drug: \$6 Brand-name drug: \$9	Generic drug: \$10 Brand-name drug: \$18
Generic drug: \$12 Brand-name drug: \$18	Generic drug: \$20 Brand-name drug: \$36

determine which services require a copayment.

Urgent Care visits 24/7 with UPMC Children’s Hospital of Pittsburgh providers over live video. Members 18 and older will continue to use UPMC AnywhereCare.<sup>2</sup>

High-quality providers

As a UPMC *for Kids* member, your child has access to our large network of world-class doctors and hospitals:

- 112 of the area’s best hospitals, including all of the UPMC hospitals
- More than 4,000 primary care providers
- More than 13,000 specialists
- More than 3,000 pharmacies

You can get information about our network by calling us at **1-800-978-8762 (TTY: 711)** or visiting our website at **[upmchp.us/kidsapply](http://upmchp.us/kidsapply)**.



## **When your child needs care**

When you apply for UPMC *for Kids*, you will pick a primary care provider (PCP) for your child. This can be a pediatrician, a family practitioner, or an internal medicine doctor.

Your child's PCP provides routine care and sees your child when the child is sick. The PCP can also help coordinate your child's care and decide when your child needs to see a specialist. However, you do not need a referral from the PCP for your child to see a specialist who participates in the UPMC *for Kids* network.

In nonemergency situations your child must see a participating UPMC *for Kids* provider. This includes physicians, hospitals, dentists, pharmacies, and other providers.

If your child is experiencing a true emergency, go to the nearest emergency department whether it is in our network or not. If you aren't sure it is an emergency and waiting for treatment will not harm your child's health, contact your child's PCP before going to an emergency room.

## Finding UPMC *for Kids* network providers

Finding out if your child's current providers are part of the UPMC *for Kids* network is easy. Simply visit **[upmchp.us/kidsapply](http://upmchp.us/kidsapply)**, click **Doctors**, then select **I'm Just Browsing**. Next, choose the kind of care you are looking for from the dropdown menu, then **CHIP provides my child's health insurance**. You can then search by name or type of service using your location. Provider information is updated daily. Online listings include the provider's name, office location(s), telephone number(s), board certification, specialty, hospital affiliation, medical group affiliation (if any), gender, languages spoken, and whether they're accepting new patients. You can also find hospital information (location, services, and accreditation status) online.

Get a paper copy of our provider directory or more information on participating providers by calling UPMC *for Kids*. We are available Monday through Friday from 8 a.m. to 6 p.m. at **1-800-978-8762 (TTY: 711)**.

### UPMC *for Kids* provider network

- Award-winning hospitals\*
- Large network of providers
- Easy access to care
- No referrals in-network

\*Go to **[upmchealthplan.com/BEST](http://upmchealthplan.com/BEST)** for award information.



## **Utilization review process**

UPMC *for Kids* must review and approve some medical procedures and services before they can be provided. This is called prior authorization. This is done by clinical staff in our Utilization Management and Pharmacy departments. Utilization reviews promote the appropriate use of health care resources. Their aim is to assess whether the request for services, care, or medication meets medical necessity criteria and whether it will be covered under your health benefits.

Other reviews determine reimbursement for medical services. They include concurrent reviews to request extensions for ongoing treatments that have previously been approved, retrospective reviews to assess appropriateness of care after services have been provided, and discharge reviews to assist in planning follow-up care after release from the hospital.

UPMC *for Kids* will communicate with your child's health care providers about these review processes.



## Services not covered

Some services are not covered by UPMC *for Kids*, and some services that are covered may have limitations. These are called *exclusions*.

Exclusions include, but are not limited to, alternative medicine; comfort or convenience items; cosmetic surgery; certain drugs (Drug Efficacy Study Implementation, experimental drugs, weight loss drugs, infertility drugs, and drugs used for cosmetic reasons); charges for completing forms or missed appointments; court-ordered services when not medically necessary or appropriate; certain food supplements; medically unnecessary services; intellectual disability services; nonemergency transportation; nonprescription glasses or contact lenses; out of country care; services provided without the required prior authorization; services from nonparticipating providers without prior authorization from UPMC *for Kids*; services to treat temporomandibular joint syndrome (TMJ); third-party physical evaluations, and examinations primarily to meet a requirement of

schools, sports, camps, or driver's license; and weight loss surgery. Please see the UPMC *for Kids* Exclusions list for a complete list of exclusions. You can find this document online by logging into MyHealth OnLine or calling your Health Care Concierge.

## **Enrolling in CHIP is easy**

Pennsylvania's Children's Health Insurance Program (CHIP) is available to all uninsured children and teens (up to age 19). Regardless of family income, every uninsured child and teen who is not eligible for Medical Assistance can have comprehensive health insurance.

As a parent or legal guardian, you can apply for CHIP for your child(ren). It's easy and we can help. Our dedicated sales team can complete an application with you over the phone and is available to provide assistance throughout the entire enrollment process.

Call us at **1-800-978-8762 (TTY: 711)**.

We are available Monday through Friday from 8 a.m. to 6 p.m. You can also visit our website at **[upmchp.us/kidsapply](http://upmchp.us/kidsapply)** for more information on CHIP, brought you by UPMC *for Kids*.

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<sup>1</sup>UPMC nurses who answer calls are licensed to assist Members in Pennsylvania, West Virginia, Virginia, New York, and Ohio. Members must be in one of those states when calling the UPMC MyHealth 24/7 Nurse Line.

<sup>2</sup>UPMC Children's AnywhereCare is available only to patients who are in Pennsylvania. In order for a child to have a UPMC Children's AnywhereCare visit, the child's parent or legal guardian must be with the child during the video portion of the visit, and the child and parent or legal guardian must be in Pennsylvania during the visit. If you are located outside of Pennsylvania at the time of service, you

# UPMC for Kids—A health plan that gives you so much more

## **UPMC for Kids gives you in-network access to the top-ranked doctors and hospitals of UPMC.**

*U.S. News & World Report* consistently ranks UPMC Presbyterian Shadyside on its annual Honor Roll of America's Best Hospitals and ranks UPMC Children's Hospital of Pittsburgh on its Honor Roll of America's Best Children's Hospitals. In addition, Best Doctors Inc. recognized nearly 600 UPMC physicians as 2019 Best Doctors in America® in more than 70 areas of expertise. We work with your providers to help your child get exceptional care when and where they need it.

**Get a helping hand with health care.** Our award-winning\* Health Care Concierge team will help you through every step of your child's health care journey. Concierges can answer all of your benefit questions, help you schedule doctor visits, and direct you to anything else you may need. You'll always speak with a local representative who is knowledgeable about how your plan works. Our goal is to provide you with fast, efficient service on every call.



*\*UPMC Health Plan earned 11 awards for customer service excellence at the 14th Annual Stevie Awards—including the 2020 People's Choice Stevie Award for Favorite Customer Service in the Healthcare and Pharma category. In 2019, UPMC Health Plan earned three Gold Stevie Awards for its outstanding sales and customer service. The Stevie Awards are the world's premier business awards.*

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*may select the standard UPMC AnywhereCare module, and you will receive care from a provider employed or contracted by Online Care Network II PC ("OCN") at the discretion of the provider. OCN is not an affiliate of UPMC.*



## **UPMC for Kids nondiscrimination statement**

**UPMC for Kids** complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, creed, religious affiliation, ancestry, sex, gender, gender identity or expression, or sexual orientation.

### **Translation services**

**ATENCIÓN:** Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-650-8762 (TTY: 711).

**ВНИМАНИЕ:** Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-650-8762 (телетайп: 711).

[facebook.com/upmcforkids](https://facebook.com/upmcforkids)

## **UPMC HEALTH PLAN**

U.S. Steel Tower, 600 Grant Street  
Pittsburgh, PA 15219

[upmchealthplan.com](https://upmchealthplan.com)

