

Let's Talk About Enrolling for **CHIP** (Children's Health Insurance Program)



Affordable Premiums

Below is a chart provided by the State of Pennsylvania to help you learn your costs for CHIP.

How to use this chart:

Step 1: Locate the number of people in your household.

Step 2: Find the box that matches your household's annual gross income and age of your children.

Step 3: Look down the row to the COST BOX to see your appropriate, average monthly cost per child and the co-payments per child, per visit.

Example: A four-person household with an annual income of \$69,840 will have an average monthly premium of \$75 per child, plus an co-pays for services.

CHIP Income Guidelines Chart Effective March 1, 2022*

	Free		Low Cost				Full Cost
Household Size	Ages 1-5	Ages 6-18	Ages 0-1	Ages 1-18	Ages 0-18	Ages 0-18	Ages 0-18
1	\$21,337 - \$28,268	\$18,075 - \$28,268	\$29,219 - \$35,606	\$28,268 - \$35,606	\$35,606 - \$39,140	\$39,140 - \$42,673	\$2,673 - No Limit
2	\$28,747 - \$38,085	\$18,075 - \$28,268	\$39,367 - \$47,973	\$38,085 - \$47,973	\$47,973 - \$52,733	\$52,733 - \$57,494	\$57,494 - No Limit
3	\$36,158 - \$47,903	\$24,353 - \$38,085	\$49,515 - \$60,339	\$47,903 - \$60,339	\$60,339 - \$66,327	\$66,327 - \$72,315	\$72,315 - No Limit
4	\$43,568 - \$57,720	\$36,908 - \$57,720	\$59,663 - \$72,705	\$57,720 - \$72,705	\$72,705 - \$79,920	\$79,920 - \$87,135	\$87,135 - No Limit
5	\$50,978 - \$67,538	\$36,908 - \$57,720	\$69,811 - \$85,072	\$67,538 - \$85,072	\$85,072 - \$93,514	\$93,514 - \$101,956	\$101,956 - No Limit
COST							
Average monthly premium per child (Effective July 1, 2021)	Free		Low Cost				Full Cost
	\$0	\$0	\$53	\$53	\$74	\$85	\$235
CO-PAYMENTS (PER CHILD, PER VISIT)							
Doctor Visit	\$0	\$0	\$5	\$5	\$5	\$5	\$15
Brand Name Prescription	\$0	\$0	\$9	\$9	\$9	\$9	\$18
Generic Prescription	\$0	\$0	\$6	\$6	\$6	\$6	\$10
Specialist Visit	\$0	\$0	\$10	\$10	\$10	\$10	\$125
Emergency Room Visits**	\$0	\$0	\$25	\$25	\$25	\$25	\$50

*If your income is below any amount listed, your family could be eligible for Medical Assistance. For more details, please call 1-800-986-KIDS.

**Emergency room visit co-pay applies if the child is not admitted for a hospital stay.



CHIP Rates

Monthly premiums range from \$0 - \$85
 Doctor visits range from \$0 - \$5
 Brand name prescriptions \$0 - \$9
 Specialist visits \$0 - \$10
 Emergency room visits \$0 - \$25

Rates without Health Insurance

Monthly premiums \$145 and up
 Doctor visits \$170 and up
 Brand name prescriptions \$10 - \$100 or more
 Specialist visit \$300 and more
 Emergency Room Visit \$300 - \$20,000

Costs without Insurance

Broken bone without surgery at least \$2,500
 Cost of stitches ranges from \$215 - \$400
 Overnight hospital stay \$9,700

Apply for CHIP insurance at

<https://www.dhs.pa.gov/CHIP/Eligibility-and-Benefits/Pages/Apply-For-CHIP.aspx>

References

<https://www.cigna.com/individuals-families/understanding-insurance/copays-deductibles-coinsurance>

CHIP Income Guidelines Used in Chart

[https://www.dhs.pa.gov/CHIP/Eligibility-and-Benefits/Documents/CHIP%20Income%20Guidelines%20Chart%202022%20\(Effective%203-1-2022\).pdf](https://www.dhs.pa.gov/CHIP/Eligibility-and-Benefits/Documents/CHIP%20Income%20Guidelines%20Chart%202022%20(Effective%203-1-2022).pdf)

Average Cost for Monthly Premium

<https://www.healthmarkets.com/content/low-cost-health-insurance-for-children>

Average Cost for Monthly Premium

<https://www.kff.org/health-reform/state-indicator/marketplace-average-premiums-and-average-advanced-premium-tax-credit-aptc/?currentTimeframe=1&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>

Costs without Insurance

<https://www.talktomira.com/post/the-cost-of-a-doctor-visit-without-insurance>

Prescription Drug Costs

<https://www.talktomira.com/post/how-much-do-prescription-drugs-cost-without-insurance>

Average Costs of Visits

<https://www.talktomira.com/post/the-cost-of-a-doctor-visit-without-insurance>

ER Rates

<https://www.talktomira.com/post/how-much-does-an-er-visit-cost>

ER Rates

<https://www.daveabels.com/broken-bones-can-result-in-thousands-of-dollars-in-losses/>

ER Rates Stitches

<https://www.talktomira.com/post/how-much-do-stitches-cost-at-urgent-care-without-insurance>

Overnight Stay

<https://www.peoplekeep.com/blog/infographic-how-much-does-a-hospital-stay-cost>

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ATTENTION: If you speak English, language assistance services, free of charge, are available to you. Call: 1-800-822-2447 (TTY: 711).

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-822-2447 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-822-2447 (TTY: 711).