WV Children’s Health Coverage

By Type of Coverage

- MEDICAID & CHIP: 44%
- MEDICARE: 0%
- DIRECT PURCHASE: 2%
- TRICARE: 1%
- VA HEALTH CARE: 0%
- EMPLOYER-BASED: 47%

No health coverage 4.5%
West Virginia Children’s Health Insurance Plan

- A separate stand alone with 19,947 current enrollees (as of 9/30/2015, another 11,000 transferred to Medicaid expansion also funded by CHIP)

- Dependent coverage of public employees and legal immigrants added in 2014

- Child preventive, full dental, and remedial coverage emphasis

- Modest cost sharing (5% maximum limit)
  - Premiums only for families above 200% FPL
  - Copayments on selected services
WVCHIP Covers

Preventive

Well Baby/Child/Teen Visits
AAP Guidelines

Immunizations

Developmental Screening

Dental, Vision, & Hearing Services

Prescription Drugs & Comprehensive Medical

Remedial

Birth to Three
Speech, Physical, & Occupational Therapies

Eyeglasses, lenses, & hearing aids

Behavioral Therapy for Autism Disorders
Mental Health/Substance Abuse

In addition, what Medicaid covers:

Home & Community-Based Services
Case Management, NEMT
SFY 2014

- DENTAL: $7,685,042 (15%)
- VISION: $1,469,760 (3%)
- MEDICAL: $32,008,211 (63%)
- PRESCRIPTION DRUGS: $9,583,481 (19%)

Overall Top 5:
1) Outpatient Services ($11.7M)
2) Physician Office ($11.6M)
3) Prescription Drugs
4) Dental
5) Inpatient Services ($6.1M)
West Virginia’s CHIP Program 2015

<table>
<thead>
<tr>
<th>Family Income Level</th>
<th>Premiums</th>
<th>Office Visits</th>
<th>Inpatient Services</th>
<th>Prescription Drugs</th>
</tr>
</thead>
<tbody>
<tr>
<td>≤ 150% FPL</td>
<td>None</td>
<td>$5*</td>
<td>None</td>
<td>$0-$5</td>
</tr>
<tr>
<td>&gt; 150%-211% FPL</td>
<td>None</td>
<td>$15-$25*</td>
<td>$25</td>
<td>$0-$10</td>
</tr>
<tr>
<td>&gt; 200% FPL</td>
<td>$35/$71 max**</td>
<td>$20-$25*</td>
<td>$25</td>
<td>$0-$15</td>
</tr>
</tbody>
</table>

*Waived when member has a designated medical home. ** There is a single child family rate vs. multi-child family rate.

Note: Family cost sharing cannot exceed 5% of family income. Copayments on ER visits, some selected dental not shown.
West Virginia Qualified Health Plans**

## Premiums and Deductibles 2015

<table>
<thead>
<tr>
<th>Family Size and Income</th>
<th>Silver Plan Premiums</th>
<th>Silver Plan Family Deductibles</th>
<th>Bronze Plan Premiums</th>
<th>Bronze Plan Family Deductibles</th>
</tr>
</thead>
<tbody>
<tr>
<td>4 (139% FPL)*</td>
<td>$397/month</td>
<td>$200</td>
<td>$287/month</td>
<td>$10,000</td>
</tr>
<tr>
<td>4 (300% FPL)</td>
<td>$859/month</td>
<td>$9,500</td>
<td>$749/month</td>
<td>$10,000</td>
</tr>
<tr>
<td>4 (No Subsidy)</td>
<td>$914/month</td>
<td>$9,500</td>
<td>$804/month</td>
<td>$10,000</td>
</tr>
</tbody>
</table>

*On Silver Plans Only under 250% FPL Cost Sharing is also included, which lowers the deductible and total out of pocket maximum for the family.

**WV Marketplace has one carrier: Highmark Blue Cross Blue Shield
West Virginia’s Silver Plan Dental Coverage

- Covers to under age 19
- Dental exams with no copayments
- Basic dental, major dental, and orthodontia coverage at 50%

- Vision exams covered
- Frames, lenses, no cost share
### Prescription Drug Coverage under Silver and Bronze Plans

<table>
<thead>
<tr>
<th></th>
<th>Silver Plan Prescription Drug Coverage</th>
<th>Bronze Plan Prescription Drug Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic Drugs</td>
<td>$8</td>
<td>40% Coinsurance after deductible</td>
</tr>
<tr>
<td>Preferred Brand Drugs</td>
<td>$45</td>
<td>40% Coinsurance after deductible</td>
</tr>
<tr>
<td>Non-Preferred Brand Drugs</td>
<td>$95</td>
<td>40% Coinsurance after deductible</td>
</tr>
<tr>
<td>Specialty Drugs</td>
<td>25% copay</td>
<td>40% Coinsurance after deductible</td>
</tr>
<tr>
<td>Prescription Drug Deductible</td>
<td>$0</td>
<td>Included in plan deductible of $10,000</td>
</tr>
</tbody>
</table>

Specialty Drugs: 25% copay for 2023

Generic Drugs: $8 deductible for 2023

Preferred Brand Drugs: $45 deductible for 2023

Non-Preferred Brand Drugs: $95 deductible for 2023

Prescription Drug Deductible: $0 deductible for 2023, included in plan deductible of $10,000
WVCHIP Children’s Access

- Open to all state providers currently enrolled in Public Employee Plan (PEIA)
- Open to all out-of-state providers currently enrolled in WV Medicaid or willing to accept their rates
- West Virginia’s high number of FQHCs and their school-based clinics help assure rural access

**Marketplace Access for QHP’s**

- No PCP referrals for specialist
- ER covered at in-network rates at any ER
- Access to 92% of all physicians and more than 97% of all hospitals across the country
West Virginians for Affordable Health Care has started a CHIP Study Group

**Purpose:**

1) To help consumers understand what policy issues need to be considered once CHIP funding expires in 2017, and

2) Provide information and education about coverage options West Virginia consumers have post 2017.
“... the benefit packages of typical private-sector insurance plans – those that are recommended as “benchmark plans” – are not designed for growing and developing children, and especially not for low income children, who have rates of health care need that are higher than those of their higher-income peers. Frequently, such plans limit their scope of services to children inappropriately, do not apply a preventive standard of medical necessity, and do not have child health specialists consistently accessible.”*

*Schor, Abrams, and Shea in Health Affairs, 2007*
Somewhat Unified? or Uneven?

Medicaid
• Gold Standard
• EPSDT
• Coverage for disabled kids

Employer Group Plans

Marketplace Plans

ESI

CHIP

QHP’s
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