Having trouble paying your insurance premium?

CSHCS may be able to help.

Children's Special Health Care Services (CSHCS) may be able to pay for all or some health insurance premiums when families cannot afford to pay. This includes premiums for employer-based insurance, Marketplace health insurance plans, COBRA, and Medicare. A CSHCS specialist can work with you to check whether you qualify for this benefit. The cost of the premium must be less than the cost to CSHCS for the child's specialty care medical bills.

If you have questions about the Insurance Premium Payment Benefit or would like an application, please call 800-359-3722. You can also contact your local health department CSHCS team.

Benefits of helping families pay for insurance premiums:

- Helping CSHCS families keep their private health care coverage can prevent gaps in care.
- Private health insurance is important because it covers primary care (like well-child and emergency visits) which are NOT covered by CSHCS.
- Reducing the amount of money CSHCS pays will help ensure the program is available to more families.

Questions?

If you have questions and would like more information, including in another language, contact:

The CSHCS Family Phone Line

800-359-3722

Email: cshcsfc@michigan.gov

Website: Michigan.gov/CSHCS

Mail: CSHCS Division
PO Box 30734
Lansing, MI 48909-9852

MDHHS
Michigan Department of Health & Human Services

Children's Special Health Care Services

Arabic
Arabic goes here.

Spanish
ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-359- 3722 (TTY 711).

The Michigan Department of Health and Human Services (MDHHS) does not discriminate against any individual or group on the basis of race, national origin, color, sex, disability, religion, age, height, weight, familial status, partisan considerations, or genetic information. Sex-based discrimination includes, but is not limited to, discrimination based on sexual orientation, gender identity, gender expression, sex characteristics, and pregnancy.

MDHHS Pub-1163

Using Other Health Care Insurance

with Children's Special Health Care Services (CSHCS)

Using Your Health Care Insurance with CSHCS

People with CSHCS can also have private insurance, Medicare, Medicaid or MiChild at the same time as CSHCS. Insurances and CSHCS coordinate the covered benefits for specialty services related to the covered condition. CSHCS can help pay for insurance copays, deductibles, and co-insurance costs for specialty services related to the CSHCS qualifying condition.

Getting the Most Out of Your Insurance

CSHCS can only help cover copays, deductibles, and co-insurance when families maximize their private insurance benefits/payments by using **in-network providers** and by getting **referrals** if required.

In-Network Providers

CSHCS enrollees must go to an "in-network" provider if it is required in order for your insurance to provide the maximum payment for a service.

If you go to a provider that is not part of your insurance plan, then the insurance will not pay or might pay a smaller amount than usual. If this happens, CSHCS also cannot pay.

Your provider must also be enrolled or willing to enroll with CSHCS.

Referrals

Be sure to check with your private health insurance to see if a referral from your primary physician is required for you to see a specialty provider. CSHCS cannot pay for any services your insurance will not cover because you did not follow the rules of your insurance.

You must tell your CSHCS provider(s) about your private insurances including Medicare coverage. Be sure to show all insurance cards at each visit. The provider must bill all other insurances before billing CSHCS.

Changes in Insurance

It is important to let CSHCS know when you have private insurance or Medicare, including enrollment in a Medicare Part B or Part D plan or when your insurance changes or ends.

Notify CSHCS if:

- You are eligible for private health insurance or Medicare but cannot afford it.
- You lose or are about to lose your private health insurance coverage or Medicare.

If your insurance pays you instead of the provider:

If your health insurance pays you instead of the provider for specialty services related to a CSHCS diagnosis, you must pay the provider or repay the Department of Health and Human Services.