

To get more information about possible help with Medicare premiums, please see contact information below.

If you have questions about the Insurance Premium Payment benefit or would like an application, please call 1-800-359-3722 extension 18998. You can also get help from the CSHCS office of your local health department.

Having health insurance is very important. You may have questions as to how to use your other health insurance with CSHCS. CSHCS has a brochure that you will find helpful. The brochure is entitled "Using Other Health Care Insurance with Children's Special Health Care Services". Please call 1-800-359-3722 to request this brochure.



# Children's Special Health Care Services Insurance Premium Payment Benefit

Michigan Department  
of Community Health



Jennifer M. Granholm, Governor  
Janet Olszewski, Director

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Children's Special Health Care Services (CSHCS) has a benefit that can pay for all or part of health insurance premiums when families cannot afford to pay. The benefits of assisting a family with payment of premiums are:

- Maintains private health care coverage for CSHCS clients. Private health insurance covers more, since CSHCS only covers care related to the qualifying condition.
- Saves Michigan tax payers CSHCS money because the insurance company will then cover the majority of the expenses for medical services instead of relying on CSHCS to pay the medical bills. This helps CSHCS serve more children/families and helps to preserve the program for everyone.

CSHCS may pay a premium when:

- There is an opportunity for health coverage under COBRA
- There is access to private health insurance and the family cannot afford the premium



## What is COBRA? \*\*

COBRA is a federal law that affects employers of 20 or more persons. It gives the people in the following situations the right to stay in a group insurance plan on a temporary basis.

### Cobra Coverage Periods:

Qualifying Event	Beneficiary eligible for COBRA	Coverage
Termination of job or quit voluntarily	employee/spouse/child	18 months
Reduced hours	employee/spouse/child	18 months
Divorce or Legal Separation	spouse/child	36 months
Death of the covered employee	spouse/child	36 months
Loss of dependent child status	dependent child	36 months

*People eligible for Social Security Disability benefits within the first 60 days of COBRA may receive COBRA coverage for 29 months.*

\*\* Congress passed the landmark Consolidated Omnibus Budget Reconciliation Act (COBRA) health benefit provisions in 1986.

If COBRA becomes available to you, it is important that you notify your local health department CSHCS representative as soon as possible. There is a short time period to sign up for COBRA. CSHCS does not want you to miss this opportunity.

### How are other insurance premiums covered?

CSHCS also pays for premiums other than COBRA. This happens when the family has private health insurance, or has an option to buy private health insurance, but cannot afford it. This includes reimbursement of insurance premiums that are payroll deducted from the paycheck of a parent, spouse or client.

For CSHCS to pay for the premiums, it must be cost effective for the State. All Explanation of Benefits (EOBs) received from the client's private insurance must be kept. The EOBs are needed for CSHCS to determine if it is cost effective.

People who are eligible for or have Medicare coverage (not Medicaid) may also get help from CSHCS with their Medicare premiums. People may qualify for Medicare coverage if:

- they have end stage renal disease
- they have received 24 consecutive months of Social Security Disability (SSDI)
- they are 65 years or older.