

If you have questions about the Insurance Premium Payment benefit or would like an application, please call 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 about how to use your health insurance with CSHCS. CSHCS has a brochure that you may find helpful. The brochure is called "Using Other Health Care Insurance with Children's Special Health Care Services." Please call 800-359-3722 to ask for the brochure.



# Children's Special



## Health Care Services

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

Children's Special



Health Care Services

[www.michigan.gov/CSHCS](http://www.michigan.gov/CSHCS)



Spanish	ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-359-3722 (TTY 711).
Arabic	ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-359-3722 (رقم هاتف الصم والبكم: -711).

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## **CHILDREN'S SPECIAL HEALTH CARE SERVICES (CSHCS)**

CSHCS can pay for all or part of some health insurance premiums when families cannot afford to pay. The premium must cost CSHCS less than the cost of the medical bills. The benefits of helping families pay for premiums include:

- Maintaining private health care coverage for CSHCS clients. Private health insurance covers more, since CSHCS only pays for specialty care related to the covered condition.
- Saving Michigan tax payers money because the insurance company covers the majority of the expenses for medical services. This reduces the amount of money CSHCS has to pay for medical bills. CSHCS can serve more children/families which helps to preserve the program for everyone.

The insurance premium can be for insurance available from:

- Employer
- Health Insurance Marketplace
- Medicare
- COBRA coverage

If COBRA becomes available to you, (see next page) 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.

## **INSURANCE CAN BE THROUGH ANY OF THE FOLLOWING:**

### **Employment**

- Sometimes families cannot afford their employer insurance premiums

### **Health Insurance Marketplace**

- The federal Affordable Care Act (ACA) makes insurance available for almost everyone.
- People without insurance should apply through the Health Insurance Marketplace.
- Children with special health care needs are still eligible for CSHCS even if they receive health care insurance.

### **COBRA Coverage**

- Consolidated Omnibus Budget Reconciliation Act or COBRA is a federal law that requires employers with 20 or more employees to make insurance available for a period of time for certain people. This includes people who:
  - Lost insurance after leaving a job;
  - Divorced or widowed, which ends the insurance they had while married;
  - Can no longer be covered by parent's insurance

### **Medicare**

- This includes people who have or are eligible for Part B or Part D coverage

