Getting Covered
A TOOL FOR HELPING CHILDREN & FAMILIES ACCESS HEALTH CARE IN MONTGOMERY COUNTY, MD

primary care coalition of Montgomery County, Maryland
About the Primary Care Coalition (PCC)

The Primary Care Coalition of Montgomery County is a nonprofit organization. PCC works with clinics, hospitals, health care providers, and other community partners to coordinate health services to the most vulnerable members of the community. Many of these people have medically and socially complex lives.

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A NOTE ON PUBLIC CHARGE

A person who participates in any program outlined in this guide is NOT at risk of becoming a public charge because of his or her participation in that program. People who risk becoming public charges are those who are likely to become primarily dependent on government cash assistance or institutionalization. **Bottom line: participation in these programs does not affect immigration status.**

ABOUT THIS GUIDE

This guide is about health care options and caring for children in Montgomery County. If you are a community health worker, doctor, nurse, or other health care provider in Montgomery County, the information and materials in this guide will help you communicate with families who need health care.

There are more than 6,000 uninsured children in Montgomery County despite available low-cost insurance and care options. This guide was created to connect those children and their families to the care they need.

Preventive care and medical check-ups to treat illnesses are the foundation to a healthy life. This guide will help you determine the care children and families need and identify health care services available in Montgomery County.

All families vary, and this guide both addresses and embraces those differences. This guide provides information about local, state, and federal programs available to Montgomery County families, including the Care for Kids Program, a low-cost health care solution for uninsured Montgomery County children.

The purpose of the guide is to help health care workers in Montgomery County provide complete information to community members about health care options for their families.

After reading this guide, you should be able to do the following:

- Determine the appropriate program(s) for families and children
- Educate families on how to apply for each program, as appropriate
- Provide people with tips for primary care and healthy living
CHILDHOOD: THE FOUNDATION FOR A HEALTHY LIFE

This guide was created to help health care workers educate families about their health care needs and options, and ultimately, to help the more than 6,000 uninsured children and families in Montgomery County access quality health care services. This section includes information to help families understand what they need and what to expect when they visit health care providers in Montgomery County. It includes information on:

- The importance of preventive care for children
- Health care for children who are ill
- Developmental milestones for children
- What to expect when visiting the doctor
- Recommended immunizations for children

About Preventive Care and Medical Check-Ups for Children

Preventive care starts just after a child is born with frequent well child visits with doctors and nurse practitioners during the first two years of life, a child’s fastest period of development. The visits slow to an annual basis as the child grows. Well child visits serve as a child’s regular check-up and as a chance for parents to discuss questions and any potential developmental concerns with the child’s primary care provider (PCP), the doctor or nurse who oversees the child’s health care. Doing this once a year is important and typically happens before or at the beginning of the school year.

Regular preventive care visits with doctors or nurse practitioners, as well as regular dental and vision checks, are essential to providing children with the foundation for a healthy, vibrant life. For families without access to affordable preventive care, symptoms may go unnoticed or untreated and develop into serious problems. Additionally, preventive care visits are an opportunity for parents to get important information about child development, proper nutrition, child safety, and common illnesses.

Well child visits and medical check-ups, as needed, help parents, doctors, and nurse practitioners observe and treat symptoms and potential illnesses before they become serious enough to require emergency and/or hospital intervention. Regular preventive care visits, medical check-ups, and early intervention help everyone stay healthy, especially children, as they are more likely to be exposed to other people with contagious illnesses (e.g., at schools, daycares, churches, stores, and other community gathering places). Health coverage, like that provided through Care for Kids, enables children to get treatment at the first signs of illness.
Well Child Visit Schedule

Well child visits start just after a child is born. Visits are frequent during the first two years of life and slow to an annual basis as the child grows. It is important that every child follow a recommended schedule for well child visits to monitor developmental milestones, screen for common problems, and administer vaccines.
Before a well child visit or medical check-up, explain the purpose of the visit to the child. Be honest. Ease any uncertainty, anxiety, or fear the child may have by discussing what to expect. Reassure the child that going to the doctor is not a punishment, and is meant to be helpful, never painful. Role-playing or reading books about the doctor at home before the visit can alleviate some of the stress your child may feel.
## Developmental Milestones

*Source: WebMD*

<table>
<thead>
<tr>
<th>Age (Months)</th>
<th>Milestones</th>
</tr>
</thead>
<tbody>
<tr>
<td>2</td>
<td><strong>Smiles at the sound of voices and follows people with eyes as they move around a room.</strong></td>
</tr>
<tr>
<td>3</td>
<td><strong>Raises head and chest when lying on stomach; grasps objects; smiles at other people.</strong></td>
</tr>
<tr>
<td>4</td>
<td><strong>Babbles, laughs, and tries to imitate sounds; holds head steady.</strong></td>
</tr>
<tr>
<td>6</td>
<td><strong>Rolls from back to stomach and stomach to back; moves objects from hand to hand.</strong></td>
</tr>
<tr>
<td>7</td>
<td><strong>Responds to own name; finds partially hidden objects.</strong></td>
</tr>
<tr>
<td>9</td>
<td><strong>Sits without support, crawls, babbles “mama” and “dada.”</strong></td>
</tr>
<tr>
<td>12</td>
<td><strong>Walks with or without support; says at least one word; enjoys imitating people.</strong></td>
</tr>
<tr>
<td>18</td>
<td><strong>Walks independently, drinks from a cup, says at least 15 words, points to body parts.</strong></td>
</tr>
<tr>
<td>2</td>
<td><strong>Runs and jumps; speaks in two-word sentences; follows simple instructions.</strong></td>
</tr>
<tr>
<td>3</td>
<td><strong>Climbs well; speaks in multiword sentences; sorts objects by shapes and color.</strong></td>
</tr>
<tr>
<td>4</td>
<td><strong>Gets along with people outside the family; draws circles and squares; rides a tricycle.</strong></td>
</tr>
<tr>
<td>5</td>
<td><strong>Tells name and address; jumps, hops, and skips; gets dressed; counts 10 or more objects.</strong></td>
</tr>
</tbody>
</table>
UNDERSTANDING ELIGIBILITY FOR HEALTH CARE PROGRAMS

Immigration/residency status and income level are the two most important factors to consider when applying for health coverage with government-sponsored programs. This section explains how immigration and income relate to eligibility and includes a reference chart for understanding income guidelines.

In Montgomery County, two programs (Care for Kids and Montgomery Cares) are available to some people who are not eligible for federal or state provided programs. Care for Kids provides coverage for well child visits and medical check-ups for children up to 19 years of age with certain Montgomery County primary care providers. Montgomery Cares provides the same type of coverage for adults.

Families and individuals must re-apply every 12 months to renew health coverage provided by federal, state, and county governments. Enrollment is open year-round for Care for Kids, the Maryland Children’s Health Program, and Medicaid. For some programs you can only enroll at certain times of the year, that period of time is known as “open enrollment.” Open enrollment for federal and state coverage or enrollment assistance generally begins in November each year. There are also special enrollment options available year-round for people who experience income changes or other qualifying life events.
**Immigration and Eligibility**

Government-provided health programs consider immigration status as part of their application processes, and it is important to know the requirements for each program when applying for coverage.

US citizens and lawfully present immigrants may be eligible for health coverage provided by the federal government or the state of Maryland. Undocumented immigrants are not eligible for federal or state-provided health coverage. In Maryland, unless you are a lawfully present child or pregnant woman, you must have legal immigration status and/or a green card for a minimum of 5 years before applying for federal health care coverage.

The next section includes an overview of the eligibility factors, including immigration status, for programs available to Montgomery County families.

**Income and Eligibility**

Government-provided health programs also consider income level as part of their application processes, and it is important to understand how income and family size relate to eligibility for different programs.

Income criteria, which are based on federal poverty levels (FPL), vary by program. FPLs are revised annually by the US Department of Health and Human Services, and revisions can affect eligibility for federal, state, and county-provided health coverage.

To receive benefits from the Care for Kids program in Montgomery County, a family’s income must be less than 250% of FPL. Among other criteria, the children receiving benefits must not be eligible for other federal or state insurance programs.

Like with Care for Kids, federal- and state-provided programs generally express their income criteria as a percentage of the current FPL. For example, Maryland families whose income is 200% or less of the FPL for their family size may be eligible for child health-coverage under the Maryland Children’s Health Program.
Income criteria for various federal, state, and local programs vary based on family size and percentage of FPL. The chart below includes the FPL for various household sizes and common percentages used for determining eligibility for different programs. For example, most people eligible for Medicaid have an income of 138% of FPL or lower for their household size. Pregnant women with an income of 250% or less of FPL are also eligible for Medicaid.

Income based eligibility for Care for Kids and Montgomery Cares goes up to 250% of FPL, and people with incomes at or below 400% of FPL may be eligible for tax credits for purchasing health insurance from the Maryland marketplace.

<table>
<thead>
<tr>
<th>Household Size</th>
<th>100%</th>
<th>138%</th>
<th>150%</th>
<th>200%</th>
<th>250%</th>
<th>300%</th>
<th>400%</th>
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<tr>
<td>1</td>
<td>$11,670</td>
<td>$16,105</td>
<td>$17,505</td>
<td>$23,340</td>
<td>$29,175</td>
<td>$35,010</td>
<td>$46,680</td>
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<tr>
<td>2</td>
<td>$15,730</td>
<td>$21,707</td>
<td>$23,595</td>
<td>$31,460</td>
<td>$39,325</td>
<td>$47,190</td>
<td>$62,920</td>
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<tr>
<td>3</td>
<td>$19,790</td>
<td>$27,310</td>
<td>$29,685</td>
<td>$39,580</td>
<td>$49,475</td>
<td>$59,370</td>
<td>$79,160</td>
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<tr>
<td>4</td>
<td>$23,850</td>
<td>$32,913</td>
<td>$35,775</td>
<td>$47,700</td>
<td>$59,625</td>
<td>$71,550</td>
<td>$95,400</td>
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<tr>
<td>5</td>
<td>$27,910</td>
<td>$38,516</td>
<td>$41,865</td>
<td>$55,820</td>
<td>$69,775</td>
<td>$83,730</td>
<td>$111,640</td>
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<tr>
<td>6</td>
<td>$31,970</td>
<td>$44,119</td>
<td>$47,955</td>
<td>$63,940</td>
<td>$79,925</td>
<td>$95,910</td>
<td>$127,880</td>
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<tr>
<td>7</td>
<td>$36,030</td>
<td>$49,721</td>
<td>$54,045</td>
<td>$72,060</td>
<td>$90,075</td>
<td>$108,090</td>
<td>$144,120</td>
</tr>
<tr>
<td>8</td>
<td>$40,090</td>
<td>$55,324</td>
<td>$60,135</td>
<td>$80,180</td>
<td>$100,225</td>
<td>$120,270</td>
<td>$160,360</td>
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<tr>
<td>For each additional person, add</td>
<td>$4,060</td>
<td>$5,603</td>
<td>$6,090</td>
<td>$8,120</td>
<td>$10,250</td>
<td>$12,180</td>
<td>$16,240</td>
</tr>
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HEALTH COVERAGE PROGRAMS AVAILABLE TO MONTGOMERY COUNTY FAMILIES

The Montgomery County Department of Health and Human Services (DHHS) offers enrollment services for state- and county-managed health programs, including Medicaid. Eligibility for most programs is largely determined by state and federal regulations. Children and adults who live in Montgomery County who are not eligible for state or federal programs may still be able to receive health coverage from Care for Kids or Montgomery Cares. Below is an overview of programs for families in Montgomery County. DHHS regional offices provide enrollment services for these programs.
**Care for Kids**
Care for Kids provides affordable primary and specialty care to children of low-income families in Montgomery County who are not eligible for other state or federal health insurance programs. The program provides children from birth to age 19 with health services ranging from well child visits to case management for complex care needs or complicated socio-economic situations.

**Montgomery Cares**
Montgomery Cares provides affordable primary and preventive care to low-income, uninsured adults in Montgomery County who are not eligible for Medicaid or subsidized health plans. The program is similar to Care for Kids in its structure and offerings, but is specifically for adults. Montgomery Cares is a collaborative effort between 12 independent clinics, five hospitals, the Primary Care Coalition, and the Montgomery County Department of Health and Human Services.

**Maryland Children’s Health Program**
The Maryland Children's Health Program (MCHP) provides low-income Maryland families with health coverage for their children up to age 19, as well as pregnant women of any age. Families who enroll with MCHP receive benefits from managed care organizations, which coordinate networks of health care providers to offer a full range of health care options.

**Maryland Children’s Health Program Premium**
MCHP Premium provides low-income Maryland families who do not qualify for MCHP, because their income is too high, with health coverage for their children up to age 19. Families who enroll in MCHP Premium pay an affordable premium similar to premiums paid by people enrolled in private health insurance. Like with MCHP, MCHP Premium benefits are coordinated through managed care organizations.

**Medicaid for Families and Children**
Medicaid provides low-income families with health coverage using federal and state funds. Medicaid is a federal program run by the state. Information provided in this guide pertains primarily to families and children.
ELIGIBILITY OVERVIEW FOR HEALTH COVERAGE

Programs Available to Montgomery County Families

Care for Kids (County)
- Children ages 0-19
- Resident of Montgomery County
- Low-income (family income 250% of FPL or less)
- Not eligible for any state or federal insurance programs

Montgomery Cares (County)
- Age 18 or older
- Resident of Montgomery County
- Low-income (family income 250% of FPL or less)
- Not eligible for any state or federal insurance programs

Maryland Children’s Health Program (State)
- Children ages 0-19 and pregnant women
- Proof of US citizenship or legal residency/immigration status
- Household income 200% of FPL or less
- Pregnant women with household income 250% of FPL or less
- Not otherwise insured

Maryland Children’s Health Program – Premium (State)
- Children ages 0-19
- Proof of US citizenship or legal residency/immigration status
- Household income 200-300% of FPL
- Not eligible for Medicaid or regular MCHP, not insured

Medicaid for Families and Children (Federal and State)
- Age 65 or under
- Proof of US citizenship or legal residency/legal immigration status
- Household income 138% or less of FPL
- Pregnant women with income 250% or less of FPL
PROGRAM: CARE FOR KIDS

The mission of Care for Kids is to ensure that all children in Montgomery County have access to health care and to promote the importance of healthy lifestyles for all ages. The program provides preventive care to children from low-income families in Montgomery County who do not qualify for other state and federal programs. Families that meet the eligibility requirements may enroll their children regardless of their immigration status.

Care for Kids is funded and provided by a partnership between the Montgomery County DHHS, the School Health Program, the Primary Care Coalition of Montgomery County, and area nonprofit clinics and private health care providers. In fiscal year 2014, Care for Kids served 3,024 Montgomery County children and their families.

Eligibility

Care for Kids is an enrollment-based program. Families must re-apply every 12 months to continue receiving coverage through Care for Kids. Children may be eligible for Care for Kids if they are:

- Between the ages of 0 and 19
- Residents of Montgomery County
- Low-income (family income 250% or less of FPL, based on household size)
- Not eligible for any state or federal insurance programs and they do not currently have health insurance

Required Documents

When applying for Care for Kids, a family should bring proof of the enrolling child’s identity, proof that the child lives in Montgomery County, and proof of family income. The following documents are examples of what may be provided:

- **Proof of Identity**: Birth certificate, passport, school ID, or report card
- **Proof of residency**: Mortgage, lease, utility bill, driver’s license, or official county or state document in the name of the applying parent(s). Note: A card from a Montgomery County resident attesting that the applicant lives with him or her may also be accepted.
- **Proof of income**: Four weeks of pay stubs, letter from employer, recent federal income tax return, Social Security award letter, and/or alimony or child support statements
How to Apply In-Person

Families can apply for Care for Kids at any of three regional Montgomery County DHHS Office of Eligibility and Support Services (formerly known as Service Eligibility Units or SEUs). Families are encouraged to apply in-person. No appointment is required. Note: It is not possible to apply for Care for Kids online at this time.

- **12900 Middlebrook Road, 2nd Floor**
  Germantown, MD 20874
- **1335 Piccard Drive, Upper Level**
  Rockville, MD 20850
- **8630 Fenton Street, 10th Floor**
  Silver Spring, MD 20910

How to Apply by Mail

Families may also apply by mail by filling out the paper version of the Maryland Children’s Health Program application that was used prior to 2014 and specifying that they are applying for coverage under Care for Kids. Families applying for Care for Kids coverage by mail should follow these steps:

**Step One**: Fill out the Maryland Children’s Health Program (MCHP) application and write “Care for Kids” across the top (Appendix C). Forms are available in public schools, public libraries, and at DHHS offices. If the child applying for benefits has a Social Security number, add it to the application. Otherwise, write “CARE FOR KIDS” in the Social Security number space.

**Step Two**: Mail the application to one of the three regional Montgomery County DHHS Office of Eligibility and Support Services (formerly known as Service Eligibility Unit or SEU) listed above. Families are encouraged to mail their applications to the location closest to where they live. Note: As mentioned above, families are encouraged to apply in-person (instead of by mail) at the Office of Eligibility and Support Services branch closest to where they live.

After You Apply

**Step One**: Care for Kids staff sends provider enrollment packages to approved families via mail. Care for Kids contacts eligible applicants by telephone or mail within four weeks. If you are not approved, you will receive a letter telling you the reason your application was denied.

**Step Two**: Complete all enrollment forms and return them to the Care for Kids program office within 30 days.

- **Care for Kids**
  Primary Care Coalition
  8757 Georgia Avenue, 10th Floor
  Silver Spring, MD 20910
Step Three: Receive the child’s Care for Kids ID card, which will arrive by mail (Appendix D). This card should be kept safe and shown at each health care appointment.

Services Provided
Care for Kids offers a full range of health services for its members. Care for Kids offers:

• Well child visits
• Medical check-ups by a doctor/nurse
• Dental care
• Vision care
• Behavioral health care
• Prescription coverage
• Access to specialists
• Case management (for children from high risk families or with complex health care needs)

Costs
While Care for Kids does not require members to pay a premium for coverage, there are some costs you should expect to pay for treatment. For routine examinations and treatments, you should expect to pay:

• Primary Care Visit: $15.00
• Dental Visit: $10.00
• Vision Visit: $20.00
• Glasses: $20.00
• Short-term Prescription Medication: $5.00
### CARE FOR KIDS TREATMENT LOCATIONS

Care for Kids partners with a number of primary care providers, with locations across Montgomery County. When your Care for Kids application is approved, you will be assigned to one of these providers.

| 1. | All Day Medical Care | 9845 N Westland Dr  
Gaithersburg, MD 20877  
(301) 330-0006 |
|---|---|---|
| 2. | Broad Acres Elementary School-Based Health Center | 710 Beacon Rd  
Silver Spring, MD 20903  
(301) 431-6010 |
| 3. | Community Clinic, Inc. | 7620 Carroll Ave, Suite 101  
Takoma Park, MD 20912  
(301) 891-6285 |
| 4a. | All Day Medical Care | 8945 N Westland Dr  
Gaithersburg, MD 20877  
(301) 330-0006 |
| 4b. | Broad Acres Elementary School-Based Health Center | 710 Beacon Rd  
Silver Spring, MD 20903  
(301) 431-6010 |
| 4c. | Community Clinic, Inc. | 7620 Carroll Ave, Suite 101  
Takoma Park, MD 20912  
(301) 891-6285 |
| 5. | Gaithersburg Wellness Center | 101 Education Blvd  
Gaithersburg, MD 20877  
(301) 284-4530 |
| 6. | Harmony Hills Elementary School-Based Health Center | 13407 Lydia St  
Silver Spring, MD 20906  
(301) 929-5546 |
| 7. | Highland Elementary School-Based Health Center | 3100 Medway St  
Silver Spring, MD 20902  
(301) 942-4704 |
| 8. | Kaiser Permanente of the Mid-Atlantic | 10810 Connecticut Ave  
Kensington, MD 20895  
1-800-777-7904 |
| 9. | Mary’s Center for Maternal and Child Care | 8709 Flower Ave  
Silver Spring, MD 20901  
(301) 485-3160 |
| 10. | Milestone Pediatrics | 20400 Observation Dr  
Germantown, MD 20879  
(301) 972-9559 |
| 11. | New Hampshire Estates Elementary School-Based Health Center | 8720 Carroll Ave  
Silver Spring, MD 20903  
(301) 431-7610 |
| 12. | Northwood Wellness Center | 919 University Blvd W  
Silver Spring, MD 20901  
(301) 649-8263 |
| 13. | Rolling Terrace Elementary School-Based Health Center | 705 Bayfield St  
Takoma Park, MD 20912  
(301) 431-7603 |
| 14. | Spanish Catholic Center | 12247 Georgia Ave  
Silver Spring, MD 20902  
(301) 434-3999  
(301) 434-8985 |
| 15. | Summit Hall Elementary School-Based Health Center | 101 W Deer Park Rd  
Gaithersburg, MD 20877  
(301) 926-8879 |
| 16. | Viers Mill Elementary School-Based Health Center | 11711 Joseph Mill Rd  
Silver Spring, MD 20906  
(301) 929-5477 |
| 17. | Watkins Mill High School-Based Health Center | 10301 Apple Ridge Rd  
Gaithersburg, MD 20879  
(301) 840-3954 |
| 18. | Weller Road Elementary School-Based Health Center | 3301 Weller Rd  
Silver Spring, MD 20906  
(301) 287-8677 |
PROGRAM: MONTGOMERY CARES

Montgomery Cares provides preventive care services to low-income adults in Montgomery County who do not qualify for federal and state provided programs. The program is similar to Care for Kids, and many people who have children who are eligible for Care for Kids are also eligible for Montgomery Cares. Adults who meet the eligibility requirements for Montgomery Cares are able to participate regardless of immigration status.

Montgomery Cares is funded by Montgomery County, supplemented by grants secured by the Primary Care Coalition, in-kind services secured by the participating clinics, and private donations from individuals.

Eligibility
Montgomery Cares is not currently an enrollment-based program, but the program may move to an enrollment system in the future. Eligible adults must present proof of Montgomery County residency and proof of income at participating clinics to receive services. Adults may be eligible for Montgomery Cares if they are:

- Over the age of 18
- Residents of Montgomery County
- Low-income (family income 250% or less of FPL, based on household size)
- Not eligible for any state or federal insurance programs and they do not currently have health insurance

Required Documents
Adults who take advantage of Montgomery Cares services should ask the clinic what documents they should bring when they make an appointment. The following documents are examples of what may need to be provided.

- **Proof of residency:** Mortgage, lease, property tax bill, utility bill, driver’s license or state-issued ID card, recent pay stubs or tax returns, voter registration card, official letter from state or county or a social worker or nurse, letter from a landlord

- **Proof of income:** Pay stubs or unemployment stubs, last year’s tax returns, letter from employer, letter from a friend or family member providing financial assistance

Costs
Participating clinics may ask for a small fee or donation in exchange for their services. These costs help offset in-kind donations from Montgomery Cares providers.
Services Provided

- Medical check-ups
- Medicine
- Lab tests
- Cancer screenings
- Access to specialists
- Other health care programs

Participating Clinics

Eligible adults who wish to take advantage of Montgomery Cares services should make an appointment with a participating clinic. When making an appointment, people should ask what they need to bring with them to the appointment and whether there are costs associated with the clinic's services.

- **Care for Your Health**
  13925 New Hampshire Ave
  Silver Spring, MD 20904
  (240) 844-2552

- **Chinese Cultural and Community Center-Pan Asian Volunteer and Health Clinic (Friday Only)**
  7 Metropolitan Ct, Suite 1
  Gaithersburg, MD 20878
  (240) 599-6858

- **Community Clinic, Inc.**
  7620 Carroll Ave, Suite 101
  Takoma Park, MD 20912
  (301) 891-6285
  8630 Fenton St, Suite 1200
  Silver Spring, MD 20910
  (301) 585-1250
  200 Girard St, Suite 212
  Gaithersburg, MD 20877
  (301) 216-0880
  7676 New Hampshire Ave
  Takoma Park, MD 20912
  (301) 431-2972

- **Community Ministries of Rockville-Mansfield Kaseman Clinic**
  8 West Middle Ln
  Rockville, MD 20850
  (301) 917-6800

- **Holy Cross-Aspen Hill**
  13975 Connecticut Ave
  Suite 250
  Aspen Hill, MD 20906
  (301) 557-1940

- **Holy Cross-Gaithersburg**
  702 Russell Ave
  Gaithersburg, MD 20877
  (301) 557-1940

- **Holy Cross-Silver Spring**
  7987 Georgia Ave
  Silver Spring, MD 20910
  (301) 557-1940

- **Mary’s Center**
  8709 Flower Ave
  Silver Spring, MD 20901
  (240) 485-3160

- **Mercy Health Clinic (Monday–Thursday)**
  7 Metropolitan Ct, Suite 1
  Gaithersburg, MD 20878
  (240) 773-0300

- **Mobile Med (Main Admin Office)**
  9309 Old Georgetown Rd
  Bethesda, MD 20814
  (301) 493-2400

- **Muslim Community Center Medical Clinic**
  15200 New Hampshire Ave
  Silver Spring, MD
  (301) 384-2166

- **Proyecto Salud-Olney**
  18111 Prince Phillip Dr
  Suite 312
  Olney, MD 20832
  (301) 260-1073

- **Proyecto Salud-Wheaton**
  2424 Reede Dr, Suite 125
  Wheaton, MD 20902
  (301) 962-6173

- **Spanish Catholic Center**
  12247 Georgia Ave
  Silver Spring, MD 20902
  (301) 434-8985
  (301) 434-3999

- **The People’s Community Wellness Center**
  3300 Briggs Chaney Rd
  Silver Spring, MD 20904
  (301) 847-1172
PROGRAM: MARYLAND CHILDREN’S HEALTH PROGRAM (MCHP) AND MCHP PREMIUM

The Maryland Children’s Health Program (MCHP) provides full health coverage to low-income, uninsured Maryland families who meet certain eligibility requirements. Services are coordinated by managed care organizations that offer networks of primary and specialty care providers.

MCHP Premium provides low-cost health coverage to low-income Maryland families whose income is too high to qualify for regular coverage through MCHP. Families pay an affordable monthly premium to enroll in MCHP Premium coverage, similar to premiums paid for private health insurance.

Eligibility

MCHP and MCHP Premium are enrollment-based programs. Recipients must reapply for coverage every 12 months. Applicants may be eligible for MCHP or MCHP Premium if they are:

- Children between 0-19 years old and/or pregnant (MCHP only)
- US citizens or lawfully present immigrants
- Low-income
  - 200% or less of FPL (based on household size) for MCHP
  - 250% or less of FPL (based on household size) for pregnant women (MCHP only)
  - 200%-300% of FPL (based on household size) for MCHP Premium
- Not otherwise insured
Required Documents
As of 2014, the application process for MCHP and MCHP Premium is completed online and no documents are initially required to apply.

Applicants for MCHP and MCHP Premium are required to provide information about their income, identity, and citizenship/immigration status when they apply. In some circumstances, applicants may be asked to provide additional information by email, fax, mail, or in-person at a regional Montgomery County DHHS office.

Costs
There are no program costs to participate in MCHP. Enrollment in MCHP Premium requires a small monthly premium.

How to Apply
As part of the Affordable Care Act implementation in Maryland, the application process for MCHP and MCHP Premium is now available online through the Maryland Health Connection. Application assistance is also available through regional Montgomery County DHHS offices and through the Capital Region Health Connector.

Families can apply for coverage year-round. During the application process, families should expect to provide general information (name and contact information), current insurance coverage information, information about household members (e.g., names and birth dates), Social Security numbers for family members to be covered, and information about income sources and amounts.

After You Apply
After you apply you will receive a letter letting you know if your application was approved or denied. The letter will also have instructions for what you should do next.

Services Provided
Managed care organizations (MCOs) coordinate networks of primary and specialty care providers who offer a full range of services, including well child visits and treatments for illnesses. Families who are accepted into MCHP or MCHP Premium will be connected with an enrollment broker who will provide them with information about how to enroll with an MCO through Maryland HealthChoice, the state-run managed care program that oversees MCOs in Maryland.

To ensure they receive coverage with their current providers, families are advised to ask their primary care provider (if they have one) if they are part of an MCHP MCO network.
PROGRAM: MEDICAID FOR FAMILIES AND CHILDREN

Medical Assistance, also known as Medicaid, is a federal government program that provides low-income families with full health coverage if they meet certain eligibility requirements. Medicaid services are run by the state with a combination of federal and state funds. The information in this guide primarily pertains to families and children.

Similar to MCHP, Medicaid services are provided through managed care organizations that are coordinated by the state of Maryland. Families who are eligible for Medicaid are not eligible for coverage through MCHP.

Eligibility

Medicaid is an enrollment-based program. Recipients must reapply for coverage every 12 months. Applicants may be eligible for Medicaid for Families and Children if they are:

• Age 65 or under (people over age 65 may be eligible for other Medicaid benefits)
• US citizens or lawfully present immigrants
• Low-income
  • 138% or less of FPL (based on household size) for families with children under age 21
  • 250% or less of FPL (based on household size) for pregnant women
• Not insured
**Required Documents**
As of 2014, the application process for Medicaid is completed online and no documents are initially required to apply.

Applicants for Medicaid are required to provide information about their income, identity, and citizenship/immigration status when they apply. In some circumstances, applicants may be asked to provide additional information by email, fax, mail, or in-person at a regional Montgomery County DHHS office.

**How to Apply**
As part of the Affordable Care Act implementation in Maryland, the application process for Medicaid is now available online through the Maryland Health Connection. Application assistance is also available through regional Montgomery County DHHS offices and through the Capital Region Health Connector.

Families can apply for coverage year-round. During the application process, families should expect to provide general information (name and contact information), current insurance coverage information, information about household members (e.g., names and birth dates), Social Security numbers for family members to be covered, and information about income sources and amounts.

**After You Apply**
After you apply you will receive a letter letting you know if your application was approved or denied. The letter will also have instructions for what you should do next.

**Services Provided**
Managed care organizations (MCOs) coordinate networks of primary and specialty care providers who offer a full range of services, including well child visits and treatments for illnesses. Families who are accepted to Medicaid services will be connected with an enrollment broker who will provide them with information about how to enroll with an MCO through Maryland HealthChoice, the state-run managed care program that oversees MCOs in Maryland.

To ensure they receive coverage with their current providers, families are advised to ask their primary care provider (if they have one) if they are part of a Medicaid MCO network.
ABOUT MARYLAND HEALTH CONNECTION

Maryland Health Connection (MHC) is the online marketplace for health coverage for individuals, families, and small businesses in the state of Maryland. People may enroll in private health insurance and determine eligibility for Medicaid, MCHP, MCHP Premium, and other assistance programs, as well as federal tax credits and cost reductions, through the MHC website: www.MarylandHealthConnection.gov.

MHC is run by the Maryland Health Benefit Exchange, an independent public organization established by the Maryland state government as part of the state’s implementation of the Affordable Care Act.

Getting Help Through Connector Organizations

MHC oversees a network of regional “connectors” that offer enrollment assistance to Maryland residents. The connectors are staffed by “navigators” who are certified to help people enroll in Medicaid, MCHP, MCHP Premium, or other health coverage options.

The regional connector for Montgomery County and Prince Georges County is called the Capital Region Health Connector (CRHC). CRHC has certified navigators at community-based locations throughout Montgomery County who can help area residents apply for health coverage. Location information is available by calling CRHC at 240.773.8250 or visiting the CRHC website at www.capitalhealthconnection.org.
Important Application Information

Applications for Medicaid and MCHP are now only available online. Although all applications are submitted online, individuals and families who would like assistance with the application process can visit a CRHC sign up location or a regional Montgomery County DHHS office. There are three regional DHHS offices:

- **12900 Middlebrook Road, 2nd Floor**
  Germantown, MD 20874
- **1335 Piccard Drive, Upper Level**
  Rockville, MD 20850
- **8630 Fenton Street, 10th Floor**
  Silver Spring, MD 20910

Individuals and families may apply for Medicaid, MCHP, or MCHP Premium coverage at any time through the MHC website. Enrollment in other programs, including private health coverage and tax credits available through the Affordable Care Act, is available annually during open enrollment, which usually begins in November each year.

People enrolled in Medicaid, MCHP, MCHP Premium, and other federal, state, and local programs, including Care for Kids, must reapply every 12 months to renew their coverage. Eligibility guidelines may change over time. Maryland residents are encouraged to consult with Maryland Health Connection, their regional connector, and/or their local health department (e.g., a regional Montgomery County DHHS office) for up-to-date application and enrollment information.
APPENDICES
Appendix A. Quick Reference: Applying for Coverage
Appendix B. Glossary of Terms
Appendix C. MCHP Application (Prior to 2014) for Use in Applying for Care for Kids
Appendix D. Sample Care for Kids ID Card
APPENDIX A. QUICK REFERENCE: APPLYING FOR COVERAGE

MONTGOMERY COUNTY HEALTH CARE PROGRAMS

CARE FOR KIDS

1. Between the ages of 0-19
2. Residents of Montgomery County, MD
3. Low income (family income 250% or less of FPL)
4. Not eligible for any state or federal health care programs

APPLY IN PERSON AT 1 OF 3 LOCATIONS (RECOMMENDED)

1. 12900 Middlebrook Road, 2nd floor
   Germantown, MD 20874
2. 1335 Piccard Drive, Upper Level
   Rockville, MD 20850
3. 8630 Fenton Street, 10th floor
   Silver Spring, MD 20910

PRESENT PROOF OF RESIDENCE AND INCOME AT A MONTGOMERY CARES CLINIC AND THE CLINIC WILL SCREEN YOU FOR ELIGIBILITY

MONTGOMERY CARES

1. Age 18 or older
2. Residents of Montgomery County, MD
3. Low income (family income 250% or less of FPL)
4. Not eligible for any state or federal health care programs

OR, APPLY BY MAIL
FEDERAL/STATE HEALTH CARE PROGRAMS

OPEN ENROLLMENT MARKETPLACE COVERAGE
Open enrollment typically begins in November each year

NEED BASED PROGRAMS, MANAGED BY STATE

IN MARYLAND:

1. Families and Children (FAC) Medicaid
   - Age 65 or under
   - Proof of US citizenship or legal residency/legal immigration status
   - Household income 138% or less of FPL
   - Pregnant women with income 250% or less of FPL

2. Maryland Children’s Health Program (MCHP)
   - 0-19 years old
   - Proof of US citizenship or legal residency/legal immigration status
   - Household income 200% or less of FPL
   - Pregnant women with income 250% or less of FPL
   - Not Medicaid eligible, not currently insured

3. Maryland Children’s Health Program Premium (MCHP Premium)
   - 0-19 years old
   - Proof of US citizenship or legal residency/legal immigration status
   - Household income 200%-300% of FPL
   - Not eligible for Medicaid or regular MCHP

APPLY ONLINE AT:

www.MarylandHealthConnection.gov
www.healthcare.gov/marketplace
APPENDIX B. GLOSSARY OF TERMS

Below is a glossary of terms that may be helpful when communicating with health care professionals. Not all of the terms listed pertain to information in this guide. The glossary is adapted from the Maryland Health Connection Glossary of Health Coverage and Medical Terms, available online at http://MarylandHealthConnection.gov/health-insurance-terms-glossary

Annual Household Income: The total income for a family in a calendar year.

Assister: Assisters deliver in-person outreach, education, and enrollment in public insurance coverage options only.

Benefits: Products and services covered under health plans.

Department of Health and Human Services: A governmental department that is responsible for public health and human services that help address the needs of the most vulnerable children, adults, and seniors.

Dependent: A child or other individual for whom a parent, relative, or other person may claim a personal tax deduction.

Disability: A limit in a range of major life activities. This includes limits on activities such as seeing, hearing, and walking, and on tasks such as thinking and working.

Emergency Medical Condition: An illness, injury, symptom, or condition so serious that a reasonable person would seek care right away to avoid severe harm.

Emergency Medical Transportation: Ambulance services for an emergency medical condition.

Emergency Room Care: Emergency services you get in an emergency room.

Emergency Services: Evaluation of an emergency medical condition and treatment to keep the condition from getting worse.

Exchange: Exchange refers to state and federal health insurance marketplaces. Maryland’s state insurance marketplace is called Maryland Health Connection. See “marketplace”

Federal Poverty Level (FPL): A measure of income level issued annually by the US Department of Health and Human Services. Federal poverty levels are used to determine your eligibility for certain programs and benefits.

Health Insurance: A contract that requires your health insurer to pay some or all of your health care costs in exchange for a premium.
Hospital Outpatient Care: Care in a hospital that usually doesn’t require an overnight stay.

Hospitalization: Care in a hospital that requires admission as an inpatient and usually requires an overnight stay. An overnight for observation could be outpatient care.

Income Level: The amount of money an individual or family receives each year. This is usually a combination of salary and wages for the adult members of the household.

Insurance Company: Companies package and sell health insurance plans. One insurance company may offer several different plans with unique costs and benefits.

Marketplace: Maryland Health Connection is a marketplace for consumers and small business owners to compare, shop, and enroll in health coverage.

Maryland Children’s Health Program (MCHP): A health coverage program for the children of low-income families that meet certain eligibility criteria. MCHP is available through Maryland Health Connection.

Medicaid: State-administered health insurance program for low-income families and children, pregnant women, the elderly, people with disabilities, and in some states, such as Maryland, other adults. The federal government provides a portion of the funding for Medicaid and sets guidelines for the program. States also have choices in how they design their program.

Premium: The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly or yearly.

Preventive: Routine health care that includes screenings, checkups, and patient counseling to prevent illnesses, disease, or other health problems. Under the law, all health plans must cover certain preventive health services.

Primary Care Coalition: A nonprofit that works with clinics, hospitals, health care providers, and other community partners to coordinate health care services for low-income, uninsured and underinsured, ethnically diverse residents of Montgomery County.

Primary Care Physician: A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) who directly provides or coordinates a range of health care services for a patient.

Primary Care Provider: A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine), nurse practitioner, clinical nurse specialist, or physician assistant, as allowed under state law, who provides, coordinates or helps a patient access a range of health care services.
**Provider:** A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine), health care professional or health care facility licensed, certified, or accredited as required by state law.

**Service Eligibility Unit:** A department within the Montgomery County Department of Health and Human Services where residents can apply and have applications processed for all health care programs.

**Specialist:** A physician specialist focuses on a specific area of medicine or type of patient to diagnose, manage, prevent or treat certain types of symptoms and conditions. A non-physician specialist is a provider who has more training in a specific area of health care.

**Subsidy:** Cost-sharing subsidies reduce the amount of health care expenses people have to pay when they get health care.

**Uninsured:** A person who does not currently have health insurance.

**Urgent Care:** Care for an illness, injury, or condition serious enough that a reasonable person would seek care right away, but not so severe as to require emergency room care.
CARE FOR KIDS

MEDICAL ASSISTANCE (MA)/MCHP APPLICATION
FOR FAMILIES, PREGNANT WOMEN, AND CHILDREN

Date Received (Agency use only)

Head of Household Name (Last, First, Middle)          Home Telephone          Work Telephone          Cell Telephone

Where Do You Live? (Number and Street)           Apt. #          City          State          Zip Code

Mailing Address (If different from home address)

What language do you speak?          ☐ English          ☐ Spanish          ☐ Other

Do you have any unpaid medical bills from the past 3 months?          ☐ Yes          ☐ No          If yes, what month(s)?

Are you or anyone in your household pregnant?          ☐ Yes          ☐ No          If yes, who?

Are you or anyone in your household disabled?          ☐ Yes          ☐ No          If yes, who?          Due Date          Disability?

Have you ever received assistance?          ☐ Yes          ☐ No          Under what name?

SECTION A. HOUSEHOLD MEMBERS

Fill in the blanks for all of the people in your household. Write YES for each person you are applying for. Write NO for each person you are not applying for.

Please complete for each person applying for Medical Assistance/MCHP.

APPLYING FOR MEDICAL ASSISTANCE/MCHP

☐ Y ☐ N

NAME (Last, First, Middle)          RELATION TO YOU:

DATE OF BIRTH WW/DD/YY          GENDER M = Male F = Female

MARITAL STATUS M = Married S = Single D = Divorced P = Separated W = Widowed

*RACE (Indicate below for each person)
A = Asian B = Black/African American C = White N = Amer-Indian or Alaska Native P = Native Hawaiian or Pacific Islander

*ETHNICITY H/L = Hispanic/ Latino N/L = Non-Hispanic/ Non-Latino

U.S. CITIZEN ☐ Y ☐ N

SOCIAL SECURITY NUMBER (SSN)

☐ H/L ☐ N/L ☐ Y ☐ N

☐ H/L ☐ N/L ☐ Y ☐ N

☐ H/L ☐ N/L ☐ Y ☐ N

☐ H/L ☐ N/L ☐ Y ☐ N

*You do not have to give information about your race/ethnicity. We will not use this information to decide if you are eligible. If you do not give us your race, it will not affect your application. The case manager will enter codes for statistical purposes only. Title VI of the Civil Rights Act of 1964 allows us to ask for this information.

—GO TO NEXT PAGE—

You may attach extra pages if you need more space.
APPENDIX D. SAMPLE CARE FOR KIDS ID CARD

Front of the card

<table>
<thead>
<tr>
<th>Care for Kids</th>
<th>Identification Card</th>
</tr>
</thead>
<tbody>
<tr>
<td>Puls # ___________</td>
<td>Expiration Date: ___________</td>
</tr>
<tr>
<td>Child’s Name: ________________________________</td>
<td></td>
</tr>
<tr>
<td>DOB: ____________________</td>
<td>Sex: ________________</td>
</tr>
<tr>
<td>Parent’s Name: _______________________________</td>
<td></td>
</tr>
<tr>
<td>Provider (proveedor de salud) ____________________</td>
<td></td>
</tr>
<tr>
<td>Telephone (Teléfono) __________________________</td>
<td></td>
</tr>
<tr>
<td>Fee (costo) $ __________ (per child &amp; visit) (por niño y visita) – Lab es extra / Lab es extra</td>
<td></td>
</tr>
<tr>
<td>For more information, see back of card</td>
<td></td>
</tr>
</tbody>
</table>

Back of the card

For customer service, call (servicio al cliente, llame a):

301-628-3450 or 301-628-3438

Care for Kids **DOES NOT** cover emergency room or hospitalization. You will be responsible for any payments.

El programa de “Care for Kids” **No Cubre** ni la sala de emergencia o hospitalización. Usted sera responsable por cualquier cobro.
The Getting Covered Guide was developed by the Primary Care Coalition of Montgomery County with funding from The Morris & Gwendolyn Cafritz Foundation.