

Children's Buy-In Program

April 2008

Ohio's Children's Buy-In (CBI) program is a state-funded health care program for certain uninsured children in families with income over 300 percent of the federal poverty level (FPL). Applications for CBI are now being accepted, with enrollment beginning June 1, 2008. The program was created as part of Governor Strickland's plan to "Turnaround Ohio," to provide more uninsured Ohioans with access to affordable health care. It is expected that 5,000 children will be enrolled in this program by June 30, 2009.

Who is Eligible?

- Children younger than 19 years of age
- Must be a U.S. citizen and an Ohio resident
- Family's household income must be more than 300 percent FPL (see chart below for minimum income level requirements)
- Child must have been uninsured for the previous six months

In addition...

The child must meet at least one of the following criteria:

- Unable to obtain insurance coverage due to a preexisting condition
- Lost the only available insurance coverage because of a lifetime benefit limitation
- Cost of the only available insurance is more than twice the premium for CBI
- Child participates in the Ohio Department of Health's Program for Medically Handicapped Children (also known as "BCMh")

What Health Services are Covered?

CBI services include medically necessary:

- physician office visits and immunizations
- inpatient and outpatient hospital services
- emergency room and urgent care services
- prescription drugs based on a limited formulary
- mental health and substance abuse services
- ancillary services, including durable medical equipment, home health care, laboratory work, radiology services and ambulance use
- limited nursing home care
- case management

Once a child is found eligible for CBI, benefits will be administered by CareSource, a managed care plan, through a network of contracted health care providers throughout the state.

CBI Income Guidelines

Family Size	Annual Income
2	\$42,000
3	\$52,800
4	\$63,600
5	\$74,400
Based on 300% FPL for 2008	

What Costs are Involved?

Families with children enrolled in the CBI program will be required to pay monthly premiums for each child enrolled. Depending on their income, some families will be eligible to pay a reduced premium amount subsidized with state funds. The amount of the insurance premium depends on the size of the family and household annual income. Once a child is found eligible, a billing statement will be mailed each month indicating the premium amount. An annual deductible, co-payments and coinsurances are also required for each child. See chart below.

Premiums

Household Size	Household Annual Income	Household Annual Income	Household Annual Income
2	\$42,000 - \$55,999	\$56,000 - \$69,999	\$70,000+
3	\$52,800 - \$70,399	\$70,400 - \$87,999	\$88,000+
4	\$63,600 - \$84,799	\$84,800 - \$105,999	\$106,000+
5	\$74,400 - \$99,199	\$99,200 - \$123,999	\$124,000+
Monthly Premium per Child	\$252.58	\$378.87	\$505.16

How Do I Apply?

Applications will be accepted starting April 1, 2008, on a secure Web site. Applicants will be required to have active email accounts to complete the application process.

Parents or legal guardians may apply for their children if they live in the same household. Once an account is created, the applicant will be asked for information to determine the child's eligibility. (For example, applicants will be asked for social security numbers, telephone numbers, and income and insurance information of everyone in the household.)

Eligible applicants will be given information about associated costs to enroll their child/children. Once the premium is paid in full, the child can be enrolled in the program and begin accessing benefits.

For additional information about CBI, please visit www.jfs.ohio.gov/ohp/cbi.