

CHIP Affordability Test Calculator Instructions

1. Pull up the CHIP Affordability Test Calculator
2. Select the appropriate tab on the left-hand side for SMHB or CHIP.

Select County of Residence for the Participant

SMHB

CHIP

Select Number of Children

- One Child
- Two Children
- Three or More Children

Select Income of the Participant

- 150% - 185% of FPL...premium = \$75
- 186% - 225% of FPL...premium = \$124
- 226% - 300% of FPL...premium = \$189

Results for CHIP

County Selected : Barton
Region Selected : 65807 - SW MO
Children in household : One Child
Premium : 124

FFM Gold Standard : 232

Affordable Insurance is not available

Show Me Healthy Babies

Select County of Residence for the Participant: Andrew

SMHB

CHIP

Select the Age of the pregnant Participant

Age less than 19 Years

Age 19 years or more but less than 25 years

Age 25 years or more but less than 30 years

Age 30 years or more but less than 35 years

Age greater than 35 years

Select Income of the Participant

150% – 185% of FPL...premium = \$75

186% - 225% of FPL...premium = \$124

226% - 300% of FPL...premium = \$189

Test SMHB Affordability

Results for Show Me Healthy Babies

County Selected : Andrew

Region Selected : 64501 - NW MO

Pregnant Woman Age : Greater than equal 19 years and less than 25 years

Premium : 124

FFM Gold Standard : 384

Affordable Insurance is not available

3. Select "county" in the drop-down box
4. Click the appropriate age range for SMHB cases
5. Select the appropriate number of children for CHIP cases
6. Click the appropriate CHIP premium limit
7. Click button labeled Test CHIP Affordability
8. The calculator will yield the appropriate result
9. Apply the results to the CHIP case
10. Screenshot the calculator results and send to the VFR

New Private Insurance Quotes Process

- Individuals will still be required to provide employer sponsored insurance quotes when applicable
- Undocumented aliens are not insurable. Staff will not ask for private insurance quotes on non-citizens
- Private insurance is considered available during open, closed , and special enrollment periods

During Closed Enrollment Period

- Apply employer sponsored insurance test
- Apply the CHIP private affordable health care coverage affordability test
 - Individuals who failed, or would fail, the affordability test during the open enrollment period may qualify during closed enrollment period.

During Open Enrollment Period

- Apply employer sponsored insurance test
- Apply the CHIP private affordable health care coverage affordability test
 - If they are ineligible for CHIP coverage they will be rejected and referred to the FFM. Exceptions will be made for children with special needs.

Special Enrollment Period

- An individual may qualify for a special open enrollment period with the FFM. During a special open enrollment individuals may qualify to purchase FFM insurance during the closed enrollment period.
- FSD does not determine if an individual meets a special enrollment period.

CHIP Affordability Test

1. CHIP Affordability Test should be applied to CHIP 73, CHIP 74 and CHIP 75 cases
2. FSD will complete the CHIP Affordability Calculator for purposes of determining the private affordable health care coverage affordability test.

NOTE: Compare the CHIP Premium to the FFM Highest Gold Premium. If it is more than the CHIP premium, no affordable insurance is available.