

# Medicaid Buy-In for Children

Helps pay medical bills  
for children with disabilities.



# Medicaid Buy-In for Children

- For families who need health insurance, but make too much money to get traditional Medicaid.
- Families “buy in” to Medicaid by making a monthly payment (premium).



## A child must:

- Be age 18 or younger and not married.
- Live in Texas and be a U.S. citizen or legal resident.
- Meet the same rules for a disability that are used to get SSI. (Note: A child does not have to apply for SSI.)



# Medicaid health care services

- Doctor and clinic visits
- Hospital visits
- Emergency care
- Medicine
- Glasses



# Medicaid health care services

- Dentist visits
- Mental health care
- Care in the home



# Medicaid health care services

- Nursing home or other place of care.
- Therapy (speech / occupational / physical).
- Regular checkups and help with Medicaid services (case management).



## Income limits

- A child can be in the program if the amount of money (income) the family gets or has is below program limits.\*
- Monthly income examples:
  - Up to \$4,633 for a family of 3.
  - Up to \$7,498 for a family of 6.

\* Program income limits = 300% of the federal poverty level.



# Monthly payment amounts

- Most families pay monthly payments (premiums) based on:
  - Money from jobs and other sources (income).
  - Number of people in the family.
  - If they get insurance through work.
  - If they are in the Medicaid Health Insurance Premium Payment Program (HIPP).





## Monthly payment amounts

- Depending on the family's income, some families pay no monthly payment.
- The most a family will pay is \$230 each month.\*

\*This amount might change if the program's income limits change.



## Payments for past months

- Medicaid might be able to pay a child's medical bills for the 3 months before the family applied.
- The family will pay the premiums for these months.
- The welcome letter will tell the family more about this.



## Other health insurance

- If a family has health insurance from work, Medicaid might pay for services the insurance doesn't cover.
- Medicaid will pay only for services from a Medicaid doctor.



## Other health insurance

- If the employer pays half or more of the annual cost, the family must sign up and keep that insurance.
- We will look at the family's case to see if they can be in the HIPP Program. That program might pay for the health insurance from work.



## Cost-share limits

- Some families have to pay part of the cost for doctor visits, hospital stays, medicine, therapy, and other health services.
- These costs are usually for monthly buy-in payments, co-pays, and deductibles.



## Cost-share limits

- There is a limit to the costs a family has to pay every 12 months.
- Families that reach the limit might not have to pay monthly payments for the rest of their benefit period.



## To apply, use Form H1200—MBIC

- Go to [www.hhsc.state.tx.us](http://www.hhsc.state.tx.us). Click on “How to Get Help.” Click on “Children.”
- Call 2-1-1. Ask to have Form H1200-MBIC mailed to you.
- Go to an HHSC benefits office. Call 2-1-1 to find one near you.



To find out more or get help:

- **2-1-1 Texas: 2-1-1 or 1-877-541-7905**
- Call 8 a.m. to 8 p.m. Central Time.

When you call:

- Pick a language.
- Pick option 2.
- Pick “Medicaid” options.