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Children's Health Insurance Program (CHIP)

The [Children's Health Insurance Program](#)¹, or CHIP, is government insurance that provides low-cost health coverage to children in families that earn too much money to qualify for [Medicaid](#)². CHIP may be an option for lower income families with children or parents who have cancer.

Each state has its own CHIP program, but your state may call it a different name (for example, in Georgia it is called [PeachCare](#)³). The state sets up guidelines about who is eligible, benefits, and cost. The program covers doctor visits, medicines, hospitalizations, dental care, eye care, and medical equipment.

You can apply for CHIP for your child anytime. In many cases, if you qualify for Medicaid your children will qualify for either Medicaid or CHIP.

How do I reach CHIP?

To find out more about CHIP, call 1-877-543-7669 (1-877-KIDS-NOW). You can also go to the CHIP website, www.insurekidsnow.gov⁴, and find your state's CHIP program.

Does CHIP count as health insurance coverage?

If you have Medicaid or CHIP coverage, you're considered covered under the health care law. You don't have to buy a Marketplace insurance plan. You also don't have to pay the fee that people without health coverage must pay at tax time.

If you go your state health insurance Marketplace and fill out an application, the Marketplace will tell you whether your child qualifies for CHIP.

Can my child have a Marketplace plan and Medicaid or CHIP?

If you or your child are enrolled in a Marketplace plan and find you're eligible for Medicaid or CHIP, you must end the Marketplace plan as soon as you know for sure you or your child are eligible for Medicaid or CHIP coverage. If you don't quit the Marketplace plan, you (or the person who claims you or the child on their taxes) may need to pay back the advance payments of the tax credit received for the months you or your child qualified for Medicaid or CHIP coverage.

Hyperlinks

1. <https://www.medicaid.gov/chip/index.html>
2. www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/government-funded-programs/medicare-medicaid/medicaid.html
3. <https://dch.georgia.gov/peachcare-kids>
4. <https://www.insurekidsnow.gov/>
5. <http://www.healthcare.gov/>
6. <https://www.medicaid.gov/index.html>

Additional resources

Along with the American Cancer Society, other sources of information and support are listed below.

US Department of Health & Human Services Website: www.healthcare.gov (<http://www.healthcare.gov/>)⁵

- For the most up-to-date information on health care and insurance laws and how they might affect you

Medicaid and CHIP – US Department of Health and Human Services Toll-free number: 1-877-696-6775 Website: www.medicaid.gov/index.html (www.medicaid.gov/index.html)⁶

- Information about coverage and eligibility: Your state social service or human service agency can give you the best answers to questions about your benefits, eligibility, and fraud.

References

US Centers for Medicare & Medicaid Services. *Canceling a Marketplace plan when you get Medicaid or CHIP*. Accessed at <https://www.healthcare.gov/medicaid-chip/cancelling-marketplace-plan/> on March 14, 2019.

US Centers for Medicare & Medicaid Services. *Medicaid and CHIP coverage*. Accessed at <https://www.healthcare.gov/medicaid-chip/> on March 14, 2019.

US Department of Health and Human Services. *Connecting kids to coverage*. Accessed at <http://www.insurekidsnow.gov/> on March 14, 2019.

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Our team is made up of doctors and oncology certified nurses with deep knowledge of cancer care as well as journalists, editors, and translators with extensive experience in medical writing.

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