

**Medicaid and the Children's Health Insurance Programs (CHIP)
Offer Free or Low-Cost Health Coverage to Children and Families**

If you are eligible for health coverage from your employer but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance. If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. The following list of States is current as of April 16, 2010. You should contact your State for further information on eligibility.**

NEW JERSEY – Medicaid and CHIP

Medicaid Web site: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>

Medicaid Phone: 1-800-356-15612

CHIP Web site: <http://www.njfamilycare.org/index.html>

CHIP Phone: 1-800-701-0710

NEW YORK – Medicaid

Web site: http://www.nyhealth.gov/health_care/medicaid/

Phone: 1-800-541-2831

PENNSYLVANIA – Medicaid

Web site:

<http://www.dpw.state.pa.us/partnersproviders/medicalassistance/doingbusiness/003670053.htm>

Phone: 1-800-644-7730

To see if other States have added a premium assistance program since April 16, 2010, or for more information on special enrollment rights, contact:

U.S. Department of Labor U.S. Department of Health and Human Services
Employee Benefits Security Administration Centers for Medicare & Medicaid Services

<http://www.dol.gov/ebsa>

<http://www.cms.hhs.gov>

1-866-444-EBSA (3272) 1-877-267-2323, Ext. 61565