What is FAMIS Select?

FAMIS *Select* is a program that gives parents of FAMIS enrolled children the freedom to choose between covering their children with the FAMIS health insurance plan or with a private or employer's health plan. FAMIS *Select* gives most parents that choose to purchase private or

employer sponsored health insurance a premium assistance payment of **\$100** per child per month to help pay the child's part of the family premium.

Who qualifies for FAMIS Select?

A child is eligible for **FAMIS** *Select* if they have access to a private or employer sponsored health plan and have been approved for **FAMIS**. To be eligible for **FAMIS**, the child must not be covered by any other health plan when they apply. A child cannot be covered under the plan of a policy holder who is court ordered to provide health insurance.

How long will my child be enrolled in FAMIS Select?

A child will stay in **FAMIS** *Select* as long as that child is still eligible for **FAMIS** and enrolled in a private or employer sponsored health plan. A child's **FAMIS** coverage must be renewed each year. If a renewal is not completed the child will lose **FAMIS** eligibility and can no longer be enrolled in **FAMIS** *Select*.

At any time during a child's twelve-month coverage period in **FAMIS**, a parent may enroll their child in **FAMIS** *Select* or drop **FAMIS** *Select* and go back to **FAMIS**. No additional **FAMIS** application is needed until it is time for the child's annual **FAMIS** renewal.

What are the benefits of FAMIS Select?

FAMIS *Select* may allow your child to see a special health care provider. In some cases a private or employer plan may offer different local providers in their network so a child can continue to see a doctor or dentist who does not take **FAMIS**.

For some families, the **FAMIS** *Select* premium assistance payment will be enough to make health coverage affordable for the entire family.

Remember, children in **FAMIS** *Select* get the health benefits through the private health plan their parents choose. It is important to compare health plans and choose the best plan for your family.



What will my costs be?

The parents of a child enrolled in **FAMIS** *Select* must make their monthly payment for their private or employer health plan. The parents are also responsible for paying any deductibles, co-payments, and co-insurance required by the private or employer health plan. In return, **FAMIS** *Select* will send the parents a premium assistance payment of \$100 per child per month up to the total cost of the family premium.

Example: A family with 3 children on **FAMIS** *Select*

- Health plan family premium = \$350/month
- FAMIS Select

premium assistance payment = \$300/month

- Cost to family = \$50/month
- + any co-pays, coinsurance, and deductibles

Which program is right for my family, FAMIS or FAMIS Select?

FAMIS

 $\sqrt{}$ The child must be eligible for FAMIS.

- $\sqrt{}$ The child receives health benefits through FAMIS and the FAMIS network of providers.
- \checkmark All FAMIS covered services are available. Visit www.famis.org for a list of covered services.
- $\sqrt{}$ Parents pay no monthly premiums.
- $\sqrt{}$ Parents pay \$2-\$5 co-pays for most services.
- $\sqrt{}$ Only eligible children under 19 are covered.

FAMIS Select

- $\sqrt{}$ The child must be eligible for **FAMIS** and also be eligible to enroll in a private or employer health insurance plan.
- $\sqrt{}$ The child gets health benefits through a private health plan's providers.
- √ Only services covered under the private or employer plan are available. FAMIS Select will cover immunizations if your private plan does not.
- $\sqrt{}$ Parents pay monthly premiums for a private or employer's plan, but are reimbursed \$100 per month per child up to the total cost of the family premium.
- \checkmark Parents pay any deductible, co-pay, or co-insurance amounts set by the private or employer health insurance plan.
- $\sqrt{}$ In some cases the **FAMIS** *Select* premium assistance payment may be enough to help families afford insurance for the entire family.



FAMIS Select Checklist

□ Find out if your children are eligible for FAMIS

- Apply for FAMIS by calling 1-855-242-8282, or on-line at **commonhelp.virginia.gov**, or by visiting your local Department of Social Services
- □ Find out if there is a private or employer sponsored health insurance plan that could cover your child.
- Compare the services covered by that health insurance plan with the services covered under FAMIS.

FAMIS Covers:

- Doctor visits
- Prescriptions - Hospital and emergency care - Shots
- Well-child checkups
 - Mental health care
- Vision and dental care
- And more
- Compare the costs of the private health plan with the cost of FAMIS. Remember, with FAMIS Select you will get \$100 per child per month up to the full amount of your family premium.
- Talk to your child's doctors about the health plans. They may take one but not the other.
- Review and understand when and how you can drop the private or employer sponsored health plan in the event that you want to switch back to FAMIS
- Choose the plan that is best for your family.
- Complete a FAMIS *Select* application.
- Remember to renew your child's FAMIS coverage every year so that you will continue to get FAMIS Select assistance.

How do I apply?

To apply for the FAMIS Select program, call toll-free 1-888-802-KIDS (1-888-802-5437)

Remember! You must first be enrolled in

FAMIS



To apply for FAMIS, go on-line to commonhelp.virginia.gov or call toll-free **1-855-242-8282** Se habla español or

visit your local Department of Social Services

TTY for deaf and hearing impaired 1-888-221-1590

For more information about FAMIS and the services covered by FAMIS, go to www.coverva.org.

FAMIS Selec

Premium Payment Assistance

for FAMIS Families

FAMIS Select is a program of the Commonwealth of Virginia

FAMIS 5 RVSD 0214 PRT 0214

FAMIS Select

Premium payment assistance for FAMIS families



Giving parents the power to choose

