

FAMIS or FAMIS Select: Which one is Right for your Family?

On your FAMIS application, you indicated that you have access to an employer insurance plan. FAMIS Select can pay you \$100 per child per month up to the full premium amount if you decide to enroll your child in another insurance plan.

FAMIS Select

How will my child receive health care services?

- √ Your child will receive health care services through FAMIS and the FAMIS network of providers - the doctors, dentists, clinics, hospitals and other health care providers that accept FAMIS.
- √ Your child will receive health care services through your employer-sponsored health plan and go to the doctors, dentists, clinics, hospitals and other health care providers who accept that insurance plan.

Note: If you are not sure if your health care provider accepts FAMIS or the other insurance policy, you should call their office and ask if they accept FAMIS.

- ✓ In FAMIS, your child will be covered for health care services such as: medical, dental, vision, drugs, well-child check-ups, hospitalizations, lab & X-rays, and much more.
- ✓ Your child will be covered for all services provided under the employer health plan you choose. Be sure you know what the plan covers and think about what your child needs. FAMIS Select will cover immunizations, if your health plan does not.

How much will we have to pay?

- There are no monthly premiums, copayments, deductibles or other costs for covered services to children enrolled in the FAMIS program.
- ✓ You will pay any deductible, co-insurance or co-payments required by your health plan. You will also pay your plan's monthly premium but you will receive \$100.00 for each FAMIS Select enrolled child each month up to the total cost of the family premium.

Who will be covered by the health insurance?

- √ FAMIS only covers eligible children under the age of 19.
- √ FAMIS Select may help you afford health insurance for your child(ren) who are under the age of 19 and your whole family.

What if I change my mind?

- √ If you decide to cancel FAMIS Select and want your child covered by FAMIS just let us know. There is no waiting period to return to FAMIS. However, you cannot have your child covered by FAMIS and receive a FAMIS Select premium assistance payment for the same period of time.
- Insurance plans have different rules about when you can join and when you can cancel coverage. Be sure you know when and how you could drop your child's employer health plan coverage if you decided to return him/her to FAMIS.

Below is a worksheet to help determine the amount you might pay for health insurance each month and the amount of assistance you will receive from FAMIS Select. Complete the worksheet below:
 A. Your cost each month to cover your family or child in the employer's policy (Your monthly dental, vision, and health insurance premium payment) = \$
B. Number of Children enrolled in FAMIS =X \$100.00 =
C. Subtract line B from line A
A
- <u> </u>
=Amount you will have to pay for health insurance each month after the FAMIS Select premium assistance payment.
If line B is larger than line A, FAMIS Select will pay the total of line A, but no higher.

Your Decision?

- 1. If your choice is FAMIS and your child is already enrolled do nothing and you will receive information about the FAMIS health insurance program, or
- 2. If your choice is FAMIS Select, the next steps are:
 Enroll your child/children in the other insurance plan and send proof of payment (paystub if employer plans) along with the FAMIS Select applications.

To apply or for more information, contact FAMIS Select at: FAMIS Select Unit Virginia Department of Medical Assistance 600 East Broad Street Richmond, VA 23219 1-888-802-KIDS (1-888-802-5437)

For general questions email: FAMIS.select@dmas.virginia.gov