

FAMIS Select Checklist

- Check if your children are eligible for FAMIS.
- Apply for FAMIS by calling 1-833-5CALLVA (833-522-5582), or online at commonhelp. virginia.gov or by visiting your local Department of Social Services.
- See if a private or employer-sponsored health insurance plan can cover your child.
- Compare the services covered by that health insurance plan with the services covered under FAMIS.
- Understand the costs of your chosen private or employer health plan. Remember, with FAMIS Select you will get \$100 per child per month up to the full amount of your family premium. However, you will still pay the premium, plus co-pays, deductibles, and other costs. FAMIS does not have costsharing.
- Talk with your child's doctors to see if they accept FAMIS and/or the private/employer plan. 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 suits your family.
- Renew FAMIS coverage annually to continue receiving 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 online to **commonhelp.virginia.gov** or call toll-free: **1-833-5CALLVA (833-522-5582)** *Se habla español* or visit your local Department of Social Services

For more information about FAMIS and the

services covered by FAMIS, go to coverva.dmas.virginia.gov

You can get this document in another language, in large print, or in another way that's best for you. Call Cover Virginia at 1-833-5CALLVA (TTY: 1-888-221-1590).

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FAMIS Select is a program of the Commonwealth of Virginia FAMIS 5 RVSD 0923



Giving Parents the Power to Choose!

What is FAMIS Select?

FAMIS *Select* lets parents of FAMIS-enrolled children choose between the FAMIS health insurance plan or a private/employer plan. It offers a \$100/month premium assistance payment per child for most families who opt for private/employer plans.

Who qualifies for FAMIS Select?

To qualify for FAMIS *Select*, a child must have access to a private/employer plan and be approved for FAMIS. The child must not have other health coverage when applying and cannot be covered under a court-ordered policy holder's plan.

What are the benefits?

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 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.

FAMIS covers:

- Doctor Visits
- Hospital & emergency care
- Well-child checkups
- Vision and dental care
- Prescriptions
- Shots
- Mental health care
- And more...



What will my costs be?

FAMIS *Select* requires parents to pay for their private or employer health plan, including any deductibles or co-payments. In exchange, they receive a \$100 per child per month premium assistance payment from FAMIS *Select* up to the total cost of the family premium.

Example: Family with 3 children on FAMIS Select

Health plan family premium per month	\$350
FAMIS <i>Select</i> premit assistance payment per month	
Total cost to family per month	\$50 + any co-pays, coinsurance, and deductibles

How long will my child be enrolled?

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.

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

In FAMIS, the child receives health benefits through FAMIS and the FAMIS network of providers. All FAMIS covered services are available. Visit <u>coverva</u>. <u>dmas.virginia.gov</u> for a list of covered services.

- Parents pay NO monthly premiums.
- There are no co-pays for FAMIS covered services.
- Only eligible children under the age of 19 are covered.

In FAMIS *Select,* the child must be eligible for FAMIS and also be eligible to enroll in a private or employer health insurance plan. 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.
- 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.
- Parents pay any deductible, co-pay, or coinsurance amounts set by the private or employer health insurance plan.
- In some cases the FAMIS *Select* premium assistance payment may be enough to help families afford insurance for the entire family.

