CHIP Eligibility

State Name: New York
Transmittal Number: NY - 19 - 0025

Separate Child Health Insurance Program
Non-Financial Eligibility - Substitution of Coverage

Section 2102(b)(3)(C) of the SSA and 42 CFR 457.340(d)(3), 457.350(i), and 457.805

Substitution of Coverage

☑ The CHIP Agency provides assurance that it has methods and policies in place to prevent the substitution of group health coverage or other commercial health insurance with public funded coverage. These policies include:

■ Substitution of coverage prevention strategy:

<table>
<thead>
<tr>
<th>Name of policy</th>
<th>Description</th>
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<tbody>
<tr>
<td>Elimination of the Waiting Period</td>
<td>The Child Health Plus waiting period was eliminated in New York State statute effective July 1, 2014.</td>
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<td>The State continues to monitor the prior insurance status of applicants to provide assurance that the program prevents the substitution of coverage under group health plans or other commercial health insurance with public funded coverage.</td>
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A waiting period during which an individual is ineligible due to having dropped group health coverage. ☐

If the state elects to offer dental only supplemental coverage, the following assurances apply:

☐ The other coverage exclusion does not apply to children who are otherwise eligible for dental only supplemental coverage as provided in section 2110(b)(5) of the SSA.

☐ The waiting period does not apply to children eligible for dental only supplemental coverage.

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Due to other system priorities and the small number of children who would not meet one of the 13 exceptions to the waiting period that are programmed into NY State of Health, New York’s Health Plan Marketplace, the waiting period has not been removed from the system. Children who do not meet one of the exceptions are manually removed from the waiting period and their enrollment is processed without a waiting period. A monthly report is run to capture children who are found in the waiting period and their determination is manually overridden in the NY State of Health so the child has access to coverage in accordance with current processing rules.