

ARKANSAS HEALTH INSURANCE OPTIONS: CHIP

CHIP is an individual, comprehensive major medical policy. Enrollees can choose calendar-year deductibles of \$1,000, \$1,250 (HSA qualified), \$5,000 or \$10,000. It is important to note that high risk pools are not created expressly to serve the indigent or poor who cannot afford health insurance. High risk pools are designed to serve people who would not otherwise have the right to purchase health insurance protection. The indigent can access coverage through state medical assistance, Medicaid or similar programs.

Eligibility

There are three categories in which one can be eligible for CHIP:

1. Federally Eligible Individual

To be a federally eligible individual, one must

- a. be a resident of Arkansas
- b. have had 18 months of coverage without a break of 63 days
- c. previous coverage through Group plan, Government plan, or Church plan
- d. not currently covered by or eligible for other coverage
- e. not have had previous coverage terminated because of nonpayment or fraud
- f. have elected and exhausted COBRA coverage

For a complete list of Federally Eligible Individual Benefits, [click here](#).

2. Resident Eligible Person

To be a resident eligible person, one must

- a. have been an Arkansas resident for at least 90 days and
 - b. present evidence of
 1. notice of rejection or refusal by insurer to issue substantially similar coverage
 2. refusal by insurer to issue individual coverage except at a rate of at least 50% greater than CHIP's comparable premium
 - c. have been an Arkansas resident for at least 30 days and present evidence of previous coverage under a Qualified High Risk Pool of another state that ended no more than 63 days prior to completion of Arkansas CHIP application and was not terminated for fraud
- and
- d. not be enrolled in or eligible for coverage through Medicaid or ARKids
 - e. not be enrolled in other coverage (except while satisfying Arkansas CHIP's pre-existing condition waiting period)
 - f. not have previously terminated CHIP coverage in the last 12 months
 - g. not have previously received CHIP benefits equaling \$1,000,000 or more
 - h. not be a resident of a public institution
 - i. not have premium paid on your behalf under any governmental sponsored program

For a complete list of Eligibility Requirements for a Resident Eligible Person, [click here](#).