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516 Insurance Ended

Policy

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Policy

When a person chooses to end a child's credible health insurance coverage, the child cannot qualify for KidsCare for 90 days. The 90 days begins the day after the credible coverage ends.

Exceptions:

The 90-day period does not apply when:

- The credible coverage was from another insurance affordability program.
- The premium to cover the child was more than 5 percent of the household income.
- The child's parent is eligible for advance payment of the premium tax credit to enroll in a QHP because the coverage the family had through an employer is determined unaffordable.
- The cost of family coverage that includes the child is more than 9.5 percent of the household income.
- The employer stopped offering coverage of dependents (or any coverage).
- The child lost coverage because of a family member's job change.
- The child has special health care needs.
- The child lost coverage due to the death or divorce of a parent.

Definitions

Term	Definition

Creditable coverage	See MA 517
Insurance affordability program	AHCCCS Medical Assistance, Advance Premium Tax Credit (APTC) and Cost-Sharing Reductions (CSR)
Children with special health care needs	Children who have or are at risk for chronic physical, developmental, behavioral or emotional conditions that need health and related services of a type or amount beyond what children generally need.

Proof

Proof of coverage end date includes:

- Phone call to the insurance company or agent, or the previous employer.
- Written statement or documents from the insurance company or employer.

Proof that a child meets an exception to the 90-day disqualification depends on the type of exception. See below for examples of proof for the different types of exceptions.

Exception type...	Proof includes...
Coverage was from another insurance affordability program, or qualified for APTC because employer-sponsored insurance was unaffordable.	Records from the Federally Facilitated Marketplace showing that the person was receiving APTC or CSR.
The child-only premium was more than 5% of household income, OR The family premium was more than 9.5% of household income.	<ul style="list-style-type: none"> • Check stubs (for income amount as well as the cost of the insurance if deducted from the income) • Phone call to the income source to confirm the amount • Written statement from the income source confirming an income amount or premium amount • Cancelled checks or other payment records that show the premium amount.

	<ul style="list-style-type: none"> • Phone call to the insurance company, agent or employer to confirm the premium amount.
The employer stopped offering coverage, or the family member no longer works for the employer.	<ul style="list-style-type: none"> • Written statement from the employer. • Phone call to the employer confirming that coverage is no longer offered or the person is no longer employed. • Unemployment Insurance records showing the person no longer works for the employer.
The child lost coverage due to the death or divorce of a parent.	<p>Vital Statistics death records</p> <p>Other proof indicating a parent's death (ex. an obituary from a newspaper)</p> <p>Divorce decree or other court document</p>
The child has special health care needs.	Written or verbal statement from the parent, guardian or child.

Legal Authority

This requirement applies to the following program:

Program	Legal Authorities
KidsCare	<p>42 CFR 457.805</p> <p>ARS 36-2983</p> <p>AAC R9-31-303(13)</p>

