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## D Premium Hardship Waiver for KidsCare

Policy

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### Policy

A person may request to waive a child's premium for the prior or current month due to a hardship in the month. If the premium is waived for the current month, the premium for the prior month is also waived even if there are no expenses in that month.

The Primary Informant (PI) must have paid the expense during the month the premium is waived. If the premium is waived and the customer does not pay the expense, the premium cannot be waived again using the same expense.

A hardship exists if a member of the income group died or the income group has one or more of the following expenses which exceed 10% of the countable gross income of the income group:

- Medically necessary expenses for any member of the income group that insurance did not pay for. Medically necessary means a covered service provided by a physician or other licensed practitioner to prevent disease, disability, or other adverse health conditions or their progression or prolong life;
- Health insurance premiums for any member of the income group;
- Unexpected expenses for repairs to the home. Repairs include items such as fixing a leaky roof, replacing a non-working air conditioner, repairing plumbing, etc. Repairs do not include remodeling or redecorating; or
- Expenses for repairs to an income group member's transportation so the individual can get to work. This does not include routine maintenance such as tune-ups, oil changes, etc.

#### 1) Proof

The PI's statement on the written request as proof of income and death of an income group member is accepted.

The PI must provide proof of the expense(s). Proof of the expense(s) includes a copy of the bill or receipt that shows the type, date, and amount of the expense. An estimate is not considered proof.

## 2) Re-Evaluate Waiver at Renewal

If the premium is currently waived on an ongoing basis, the hardship waiver will be reviewed again at time of renewal even if benefits are being discontinued. If the children remain eligible for the hardship waiver and appeal the discontinuance, the premium is waived during the appeal process.

Follow the procedures for How to Re-evaluate Premium Hardship at Renewal.

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## Definitions

Term	Definition
KidsCare	KidsCare is for uninsured children under age 19 who are not eligible for Medicaid.
KidsCare Premium	A premium is calculated for all customers who qualify for KidsCare.
Hardship Waiver	Customers with a financial hardship may qualify to have the KidsCare premium waived.

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## Programs and Legal Authorities

Program	Legal Authorities
KidsCare	42 USC 1397bb(b)

42 CFR 457.Subpart E

ARS 36-2903.01(D)(4) and 36-2982

AAC R9-31-303



Effective Until 7/13/2016