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1308 KidsCare Application Process

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Policy

This section describes application requirements that are specific to the KidsCare program.

- No creditable coverage in the last 90 days
- Past unpaid premiums

General information about the application process can be found in [MA1301](#) and [MA1302](#).

1) No creditable coverage in the last 90 days

At application, if the person has insurance coverage or has had coverage in the last 90 days the coverage must be reviewed to see if it is creditable. If coverage has ended, the end-date must be confirmed.

2) Past unpaid premiums

A person whose KidsCare benefits were ended because premiums were not paid cannot qualify for KidsCare for 90 days or the premiums are paid in full, whichever comes first.

Definitions

Term	Definition
Creditable Coverage	Health insurance coverage as defined under the Health Insurance Portability and Accountability Act (HIPAA).

	<p>NOTE Eligibility for services through Indian Health Service (IHS) or a tribal organization is not considered creditable coverage for KidsCare.</p> <p>Examples of creditable coverage include:</p> <ul style="list-style-type: none"> ● Medicare; ● Group health plans including Qualified Health Plans; ● Health insurance coverage through a hospital or medical service policy, certificate or plan contract; or ● Armed forces insurance (i.e., Tricare).
<p>Non-Creditable Coverage</p>	<p>The following types of policies are considered non-creditable coverage:</p> <ul style="list-style-type: none"> ● Coverage only for accidents (including accidental death and dismemberment); ● Liability insurance, including general liability and automobile liability insurance; ● Free medical clinics at a work site; ● Benefits with limited scope such as dental benefits, vision benefits or long term care benefits; ● Coverage for a specific disease or illness (including cancer policies); ● Insurance that pays a set amount a day when the person is hospitalized or unable to work.

Timeframes

See MS 1301(B) for the overall processing timeframe.

Programs and Legal Authorities

Program	Legal Authorities



KidsCare	42 USC 1397jj(b)(1)(C) 42 CFR 457.310(b)(2)(ii); 42 CFR 457.805 ARS 36-2983(G)(2)
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