



Healthcare Coverage Options for Children with Special Health Care Needs in Maryland

Program	Eligibility	Income	Deductible	Application Site	Premium
MCHP	Children birth to age 19 & pregnant women http://dhmh.maryland.gov/gethealthcare/SitePages/Home.aspx	at or below 200% of FPL	No	Local health department Apply online www.marylandsail.org	No
MCHP Premium	Children birth to age 19 & pregnant women http://dhmh.maryland.gov/gethealthcare/SitePages/Home.aspx	at or below 300% of FPL	No	Local health department	Yes
Health Choice/REM	All ages; REM is diagnosis specific. Must first be eligible for Medicaid.	Income varies, low 200% FPL	No	Local Department of Social Services	No
Model Waiver	Children with complex medical needs to age 22	N/A*	No	410-987-1048	No
DD Waiver	All ages	N/A*	No	Developmental Disabilities Administration 410-767-5600	No
Autism Waiver	Children ages 1 through the end of the school semester that the child turns 21; diagnosed with autism; must have IEP/IFSP. Currently the waiver slots are full.	N/A*	No	Maryland State Department of Education 410-767-1446	No
SSI	Disabled individuals of any age. With SSI, an individual is eligible for Medicaid	Income varies, low	No +switch to adult SSI	Social Security Administration www.ssa.gov	No
Children's Medical Service	Children ages 0-21 years – specialty care only	Income varies, low	No	DHMH, Patricia Williamson, Nurse Consultant at 410-767-5588 or 1-800-638-8864. 9:00 AM - 5:00 PM	No
Maryland Health Insurance Plan	Adult & children with qualifying medical condition; denied insurance in the past 6 months for medical reasons; enrolled in health insurance that limits, restricts or blocks coverage	Varies	Yes	http://www.marylandhealthinsuranceplan.state.md.us/	Depends on plan
Maryland Medical Assistance for Families	Provides comprehensive health care to parents and other family members caring for children. Eligibility depends on family size and income. The annual income limit is about \$21,200 for a family of three.	Same as medical assistance	No	Call 1-800-456-8900 to request an application or apply online at www.marylandsail.org	No
Private Insurance	All ages	All income levels	Varies	Agent or employer	Yes **

FPL= Federal Poverty Level

MEDICAID is sometimes referred to as MEDICAL ASSISTANCE or MA

*Waivers - Medicaid programs that have different medical and financial eligibility rules that do not take the parents' income and assets into consideration

**Children may age out of parent insurance coverage

+ At age 18, a child must re-apply for SSI as an adult