

Enrolling in Health Insurance

Washington, D.C.

Medicaid and CHIP

- District of Columbia accepts applications for Medicaid and CHIP year-round.
- Apply using the District Direct mobile app, online at <https://districtdirect.dc.gov/ua/> or in person at one of the service centers.
- See the list of currently open centers at dhs.dc.gov/service/find-service-center-near-you
- When you get ready to apply, prepare as much of the following paperwork as you have:
 - Photo ID for yourself
 - Social Security numbers (or A-numbers) for all in your household
 - Proof of DC residency (such as a lease, utility bill, written letter from landlord)
 - Proof of income (such as pay stubs from last month of work, Social Security or unemployment benefit, child support payments you receive, written letter from employer)

Health Exchange

- District of Columbia Health Exchange holds open enrollment to purchase health insurance on the public marketplace annually between November 1–January 31.
- Apply online at <https://dchealthlink.com/>
- Get help via phone Monday–Friday 8 a.m.–6 p.m.
- 855-532-5465 TTY:711
- Visit an Enrollment Center at <https://dchealthlink.com/enrollmentcenters>

Maryland

Maryland Health Exchange

- Maryland Health Exchange open enrollment to purchase health insurance on the public market place is annually between November 1–January 15.
- 1-855-642-8572
- Download the Enroll MHC Apple or Android mobile app
- Apply online at marylandhealthconnection.gov

To reach the Children’s National Hospital Department of Social Work call **202-476-3070** or visit our website at childrensnational.org/visit/resources-for-families/family-services/social-work

DISCLAIMER: This list of resources is intended for informational purposes only and was up to date at the time of printing. It does not constitute endorsement by Children’s National Hospital Department of Family Services–Social Work Services for any of the resources listed.

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Maryland

Medicaid and CHIP

- Maryland accepts applications for Medicaid and CHIP year-round.
- You can apply three ways
- **Online** at <https://www.marylandhealthconnection.gov/> and <https://www.marylandhealthconnection.gov/how-to-enroll/medicaid/>
- **Via phone** at 855-642-8572 or TTY 855-642-8573
- **Or in-person** at your local health department or local Department of Social Services.
- When you get ready to apply, prepare as much of the following paperwork as you have:
 - Photo ID for yourself
 - Social Security numbers (or A-numbers) for all in your household
 - Proof of income (such as pay stubs from last month of work, Social Security or unemployment benefit, child support payments you receive, written letter from employer)
 - Proof of MD residency (such as a lease, utility bill, written letter from landlord)

Virginia

Medicaid and FAMIS (CHIP)

- Virginia accepts applications for health coverage year-round.
- You can choose from three different ways to apply:
 - Apply online commonhelp.virginia.gov/#get-started
 - Apply over the phone at 1-833-5CALLVA or TDD: 1-888-221-1590 Monday-Friday 8 a.m.-7 p.m. and Saturday 9 a.m.-12 p.m.
 - Apply by mail or drop off a paper application to your local Department of Social Services
- When you get ready to apply, prepare as much of the following paperwork as you have:
 - Photo ID for yourself
 - Social Security numbers (or A-numbers) for all in your household
 - Proof of VA residency (such as a lease, utility bill, written letter from landlord)
 - Proof of income (such as pay stubs from last month of work, Social Security or unemployment benefit, child support payments you receive, written letter from employer)

Health Exchange

- Virginia currently uses the national marketplace for residents to purchase health insurance.
- Enrollment dates are between November 1-January 15.
- Apply online at <https://www.healthcare.gov/>
- Navigators can assist with comparing plans and enrollment through the Virginia Poverty Law Center via phone at 1-888-392-5132
- Boat People SOS serves Northern Virginia. Call 703-538-2190. Many local community centers also provide assistance

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Enrolling in Health Insurance

Specialty Healthcare Coverage

District of Columbia Alliance

- The Alliance program serves low-income District residents who have no other health insurance and are not eligible for either Medicaid or Medicare. Apply for Alliance the same way you would apply for Medicaid. First, you will receive a denial letter from federal Medicaid, but your application will automatically be sent to the DC Alliance program – you do not need to take any further action when you receive the denial. A few weeks after the denial, you should receive the decision on your Alliance application.
- Apply at <https://districtdirect.dc.gov/ua/>

Financial Information Center (FIC)

- Families currently receiving inpatient care at Children’s National may be able to initiate an application for Medicaid and CHIP in the Financial Information Center.
- Financial Counselors are available in person or via phone Monday–Friday 9 a.m.–4 p.m. based on the guarantor’s last name: A–K: 202–476–5002 and L–Z: 202–476–5505
- **Children’s National Hospital**
First Floor, Room 1820
111 Michigan Ave. NW
Washington, DC 20010
- If a family requires assistance with a bill, including setting up a payment plan, a customer service representative is available Monday–Friday 9 a.m.–4 p.m.
- 301–572–3542 or 1–800–787–0021
- bearbill@childrensnational.org

Kaiser Community Health Access Program (CHAP) Maryland and Virginia

- The Community Health Access Program provides health coverage for individuals and families who do not have access to other health coverage. CHAP members pay no monthly premiums and have no out-of-pocket costs for most care at Kaiser Permanente facilities.
- You must apply during open enrollment season. Contact your local CHAP Navigator organization to find out when open enrollment will be.
- Apply at <https://charitablehealth.kaiserpermanente.org/mid-atlantic/>

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Enrolling in Health Insurance

Explanations of Terms and Programs

Commercial Health Insurance is sometimes known as private insurance. It is health coverage for which the family has full financial responsibility for costs not covered by the health plan. These plans are often subsidized by employers with the monthly premium being deducted from pre-tax income. Private insurances vary in flexibility with in-network and out-of-network providers. These plans often have deductibles, co-payments and co-insurance out-of-pocket costs.

Children's Health Insurance Program (CHIP) is a health insurance program partially funded (limited cost to family) by the government where people qualify based on income that is too high for Medicaid, but too low to afford private coverage.

Health Exchange Plans are available in a state or national marketplace where people can compare commercial insurance options and purchase plans. Some people qualify for discounted premiums based on income. There are limited open enrollment periods though people are eligible to apply based on qualifying life events. Dental insurance plans are also available in the marketplace.

Managed Care Organization (MCO) is a health organization that contracts with Medicaid to deliver healthcare using a specific provider network and specific services and products. The MCO is selected after Medicaid enrollment. It can be changed once per year and in unique circumstances such as combining all family members onto the same MCO or if the family moves to a different area that is not served by the original MCO.

Medicaid is a health insurance program that is fully funded by the government (no cost to family). Medicaid pays for medical services for people who qualify based on income or disability. Medicaid also provides coverage for dental care, mental health treatment, therapies and medications. Participants must receive care with in-network providers (doctors, dentists, hospitals, therapists and pharmacies).

Medicare is a health insurance program run by the Social Security Administration that pays some insurance costs for people 65 years and older and those who have certain disabilities or conditions.

For more information, please contact the **Department of Family Services-Social Work Services** at 202-476-3070 or visit our resources page by scanning the QR code.

