



Gift of Health General Information



Gift of Health Mission: Help ensure access to medical and dental care for uninsured children of San Diego County by sponsoring the payment of low cost health care premiums for children in low-income families.

Community Health Improvement Partners (CHIP) has developed the GIFT OF HEALTH program, in response to the access to healthcare needs of families in San Diego County. The GIFT OF HEALTH program is composed of two components:

- The GIFT OF HEALTH PROGRAM will establish a pool of funds through various fundraising efforts, which will subsidize health care premiums and enable children to obtain consistent healthcare.
- The second component of the GIFT OF HEALTH PROGRAM is the selection of families who will receive premium payment assistance. Families will be selected based on the information provided on the application form. A selection committee consisting of CHIP, San Diego Kids Health Assurance Network (SD-KHAN), and other community members will review the application.

How to Nominate a Child:

Schools, community organizations, religious organizations, clinics and employers can nominate San Diego County children to have their health insurance premium paid for up to one year. Please contact Beth Ruland (bruland@hasdic.org) for an application.

Qualification Criteria

Families must meet **all** of the criteria below:

- Uninsured or about to lose their insurance
- Income below 300% of the Federal Poverty Guidelines
- Children must be under the age of 19 and a resident of San Diego County
- Can not be enrolled in a no cost government sponsored Medi-Cal program
- One child in the family must suffer from a chronic medical condition (see below for definition)
- Families must be residents of San Diego County continuously for the past six months
- Families must be applying to or currently enrolled in California Kids (CK), Healthy Families (HF) or Kaiser Permanente Child Health Plan (KP)

Amount of Health Insurance Premium Payment Assistance:

The Gift of Health Program will pay premiums for selected families who have children whom meet the qualification criteria. Monthly premiums may vary from \$4 to \$40 per child depending upon the health insurance program. **To apply to the Gift of Health Program, please complete the application form on the second page and attach a copy of the signed HF Sponsorship Form (if applying for HF) OR a copy of the premium invoice (if applying / renewing for CK or KP).** When completing the HF Sponsorship Form, only complete the bottom half of the form (*Applicant who is being sponsored section*). If applying to HF, the Gift of Health Program will sponsor insurance premiums for all children under 19 in the family. If applying (or renewing) to CK or KP Child Health Plan, the Gift of Health Program will sponsor insurance premiums ONLY for children with a chronic medical condition.

Application Checklist:

- Gift of Health Application
- Signed Sponsorship Form (if applying for HF)
- Copy of invoice (if applying for CK or KP)
- Proof of Medical Condition* (example: doctor's note, copy of prescription, etc.)

*Although proof of a chronic condition (e.g. doctors note) is not required, it is helpful and may increase your chances of being selected for the Gift of Health program.

Definitions:

DOB: Date of Birth (list in month/day/year form e.g. 01/20/2005)

Total Amount of Premium Requested: total amount for all children for one year (add monthly premium for all children applying for the Gift of Health Program and multiply by 12 and subtract any money already paid)

CK: California Kids Insurance Program (<http://www.californiakids.org/>)

HF: Healthy Families Insurance Program (<http://healthyfamilies.ca.gov/Home/default.aspx>)

KP: Kaiser Permanente Child Health Plan (<http://info.kp.org/childhealthplan/>)

Gross Monthly Income: Total amount of money you have earned

Annual Family Income: Income received after paying taxes, social security, FICA and contributions to retirement plans

Chronic Medical Condition: A long-lasting or recurrent disease (e.g. asthma, diabetes, cancer, ADHD, vision problems, obesity related issues, epilepsy, autism, etc.)

The Community Health Improvement Partners (CHIP) is a collaboration of San Diego health care systems, hospitals, community clinics, insurers, physicians, universities, community based organizations and the County of San Diego who are dedicated to a common vision. The mission of CHIP is improving the health of all San Diegans through needs assessment, advocacy, education, and programs best accomplished collectively. Formed in 1995, CHIP is organized under the auspices of the Hospital Association of San Diego and Imperial Counties.