

ARKIDS FIRST

Who is Eligible?

Eligibility for ARKids First is based on your family income, tax filing status and other factors. Income of the parents and, in some instances, income of the children in the household is counted based on tax filing rules. If you are not the child's parent (e.g., you are the grandparent, uncle, aunt, etc.), your income will not be counted. The current income limits for both ARKids A and B are listed below.

Children must be under age 19 and living in your home.

Children must be U.S. citizens or qualified legal aliens. If your children are not U.S. citizens, you must provide documentation of the child's alien status. Your information will not be shared with the Immigration & Naturalization Service (INS).



ARKids First Income Eligibility				
Family Size	ARKids A		ARKids B	
	Income Limit			
	Annually	Monthly	Annually	Monthly
1	\$17,244.48	\$1,437.04	\$25,623.84	\$2,135.32
2	\$23,378.88	\$1,948.24	\$34,739.04	\$2,894.92
3	\$29,513.28	\$2,459.44	\$43,854.24	\$3,654.52
4	\$35,647.68	\$2,970.64	\$52,969.44	\$4,414.12
5	\$41,782.08	\$3,481.84	\$62,084.64	\$5,173.72
6	\$47,916.48	\$3,993.04	\$71,199.84	\$5,933.32
7	\$54,050.88	\$4,504.24	\$80,315.04	\$6,692.92
8	\$60,185.28	\$5,015.44	\$89,430.24	\$7,452.52
Add for each additional member	\$6,134.40	\$511.20	\$9,115.20	\$759.60

What is ARKids First?

ARKids First provides health insurance to more than 300,000 Arkansas children who otherwise might have gone without.

ARKids First offers two benefit packages. The chart on the following page lists the services covered under each package. Each child will be placed in the best coverage package they are eligible for.

- **ARKids A** offers low-income children a comprehensive benefit package with a broader range of services.
- **ARKids B** provides coverage for families with slightly higher incomes. It is a limited benefit package that requires a small co-pay for some services.

The above income limits will increase slightly on April 1, 2019.



How to Apply

You can contact or visit any DHS county office to complete a paper application for ARKids.

You can apply faster online at www.access.arkansas.gov. Or you can apply by phone at 1-855-372-1084.

Once all of the required information is completed, your application will be processed within 45 days from the date it is received by a DHS office.

If your children are eligible, you will receive an ARKids First card in the mail for each eligible child. You will need to present this card when your children receive covered services.

Annual Renewal

ARKids First differs from other health insurance programs as you will be required to renew your children's coverage every year. DHS will try to complete your children's renewal electronically before the yearly anniversary date of their coverage. If your household information cannot be verified electronically, DHS will send you a renewal form in the mail. The renewal form will provide instructions on how to renew your children's ARKids coverage. You must complete and return the renewal form or complete your renewal on line at www.access.arkansas.gov by the deadline or your children will no longer be covered.

Questions You Might Have

- Q: *How do I know if my children are eligible?***
- A:** Review the income and eligibility information in this publication. If you are unsure of your child's eligibility, apply any way.
- Q: *What if my children currently receive Medicaid benefits? Do I need to apply again?***
- A:** No. Your children are already receiving the benefits provided under ARKids.
- Q: *Does ARKids First provide insurance for adult parents or caregivers?***
- A:** No. The ARKids coverage only applies to children under the age of 19. Medicaid eligible adults (age 19 and over) are covered separately from their children under regular Medicaid.

Benefit Packages	ARKids A	ARKids B
<p>Basic Coverage: Physician, prescription drugs, hospital, ambulance (emergency only), dental and orthodontia, medical equipment, medical supplies, emergency department services, eye glasses, family planning, health screens, home health services, laboratory and x-ray, inpatient and outpatient psychiatric, podiatry, speech, occupational and physical therapy and vision, chiropractor, immunizations, nurse midwife and nurse practitioner.</p>	Yes	Yes
<p>Additional Coverage: Audiology, child health management services, developmental day treatment clinic services, domiciliary care, end stage renal disease services, hearing aids, hospice, hyperalimentation, nursing facilities, orthotics, personal care, transportation (non-emergency), private duty nursing, prosthetics, therapy (occupational and physical), ventilator services, and targeted case management.</p>	Yes	No
<p>Screenings (through Child Health Services) If the child receives periodic Child Health Services checkups, benefits are unlimited for covered services that are medically necessary.</p>	Yes	No
<p>Co-payments ARKids B requires a co-pay as follows: \$5.00 per prescription drug; \$10.00 per medical visit; \$10.00 per emergency ambulance trip; 10% of the first day of inpatient hospitalization; and 10% of the Medicaid allowed amount for each item of durable medical equipment. A co-payment is not required for preventive health screens, family planning services and dental checkups. * Note: 18 year olds receiving ARKids A must pay a co-pay of 50 cents to \$3.00 for prescription drugs and a small percentage of the first day cost in a hospital.</p>	No	Yes
<p>Cost Sharing ARKids B families have an annual cumulative cost-sharing (co-payments and co-insurance) maximum of 5% of the family's gross annual income. This annual period is the state fiscal year of July 1 through June 30. The annual cost-sharing maximum will be recalculated and the cost-sharing counter will reset each July 1. Please report any income change. This may result in a decrease in your cost sharing amount.</p>	No	Yes

ConnectCare assigns all children in ARKids First their own primary care doctor. The selection of a ConnectCare doctor is needed prior to your child receiving medical services. You can call ConnectCare at 1-800-275-1311 or go to www.seeyourdoc.org to select a primary care doctor.