

Health Insurance for Texas Children

By Beth Boone

Health care insurance helps you keep your children healthy by limiting cost of:

- doctor visits and regular checkups
- medical care if they get sick or injured

There are several ways to get health coverage for your children.

1. Get coverage through your job

If you have health insurance at work, you can usually add your children to your plan as dependents. You can keep your children on your health plan until they turn 26. They may stay on your plan even if they're married. But you can't add their spouses.

You can add your grandchildren to your plan if you claim them as dependents on your tax return. They can stay on your plan until they turn 25.

2. Buy your own plan through the Health Insurance Marketplace

If you don't have a health plan through your job or if your work insurance is considered "not affordable," you can buy coverage from an insurance company through the Marketplace. You can buy a plan that covers only your children or your entire family. A company can't refuse to sell you a plan because of health factors, including a preexisting condition or disability.

You might even be able to get a subsidy to help pay for the insurance.

With so many options, buying a health plan can be confusing. Talk with a licensed agent to help in finding the best plan at the best price.

3. Get a plan from Children's Medicaid or CHIP

Children in Texas might be able to get low cost or free health coverage from Children's Medicaid or from the Children's Health Insurance Program (CHIP). Both programs cover doctor visits, prescription drugs, dental care, eye exams, glasses, and more.

If your child qualifies for Children's Medicaid, you don't have to pay to see the doctor or get medical care.

Families with CHIP coverage pay less than \$50 a year. You'll have to pay copays for some health services. A copay is an amount you pay each time you get a service, like going to the doctor or filling a prescription.

For more information, contact a licensed health insurance agent for help.

Adapted from the Texas Department of Insurance website.

This article is for information only and should not be considered a recommendation. Talk with a licensed Health Insurance Professional about your specific circumstances. For more information you can go to The Texas Department of Insurance.