



ARKids First Fact Sheet

Introduction

ARKids First Health insurance provides two coverage options for more than 70,000 Arkansas children who otherwise might go without. ARKids A is Medicaid for children and offers low-income families a comprehensive package of benefits. ARKids B provides coverage for families with higher incomes. When you fill out an application, you can apply for both programs. The Department of Human Services (DHS) will decide if you qualify for either program.

Deductibles, Premiums & Copayments

ARKids First will not make payments to you. It pays doctors, hospitals, and other healthcare providers who are enrolled in the Medicaid program.

There are no deductibles, premiums, or copayments for ARKids A coverage for children under 18. Children who are 18 will have nominal cost sharing at the pharmacy, at the hospital on the first day of a hospitalization covered by Medicaid, and for prescription services for eyeglasses

For ARKids B coverage, there are no deductibles or premiums, but you may be asked to make a small copayment—usually \$10—when you visit the doctor.

Insurance for Adults or Caregivers

ARKids First does not provide insurance for adults or caregivers. ARKids First A and B only apply to children younger than 19 years old. The parents or caregivers do count as part of the total number of family members when deciding eligibility. Medicaid-eligible adults (aged 19 or older) are covered separately under regular Medicaid.

Child Eligibility

The chart below page shows the current income limits for ARKids First benefit packages. If your family's income is less than the amount in the ARKids A column, then your children may be eligible for ARKids A (Medicaid). If your family's income is more than the amount in the ARKids A column but less than the amount in the ARKids B column, your children may be eligible for ARKids B. Assets will not be considered when applying for ARKids A or B.

ARKids B is available to children who do not have employer-sponsored or group health insurance and have not had insurance for at least 90 days. However, if you have lost insurance involuntarily, your children may be eligible for insurance immediately.

If you have questions about your eligibility, call the eligibility hotline at 1-888-474-8275.

ARKids First Income Eligibility Effective April 1, 2016 through March 31, 2017				
Family Size	ARKids A		ARKids B	
	Annually	Monthly	Annually	Monthly
1	\$16,869.60	\$1,405.80	\$25,066.80	\$2,088.90
2	\$22,748.40	\$1,895.70	\$33,802.20	\$2,816.85
3	\$28,627.20	\$2,385.60	\$42,537.60	\$3,544.80
4	\$34,506.00	\$2,875.50	\$51,273.00	\$4,272.75
5	\$40,384.80	\$3,365.40	\$60,008.40	\$5,000.70
6	\$46,263.60	\$3,855.30	\$68,743.80	\$5,728.65
7	\$52,156.56	\$4,346.38	\$77,500.20	\$6,458.35
8	\$58,063.80	\$4,838.65	\$86,277.96	\$7,189.83
9	\$63,971.04	\$5,330.92	\$95,055.60	\$7,921.30
10	\$69,878.28	\$5,823.19	\$103,833.00	\$8,652.75
Add for each additional member	\$5,907.00	\$492.25	\$8,777.40	\$731.45

Immigration Status

Families that include immigrants may apply. You may apply for your children even if you are not eligible for coverage. Applying will not affect your immigration status or your chance of becoming a permanent resident or citizen.

Applying

Apply online at access.arkansas.gov. You can also print and complete an application to send to your local DHS office. You will need to give proof of your children's ages with your application. If they are not U.S. citizens, you will also have to give proof of their immigration status.



Asking for a Hearing

You should ask for a hearing if you believe any of the following:

- it was wrong to deny your application or request service
- it is taking too long to decide about your application
- you did not receive enough help
- you asked for a service but did not get it
- someone forced you to accept a service you did not want
- someone discriminated against you

To ask for a hearing, send a letter to:

Department of Human Services, Appeals and Hearings Section

P.O. Box 1437, Slot N401
Little Rock, AR 72203

Before a Hearing

Before a hearing, you should do all of the following:

- get your facts in order, so you can explain clearly
- bring any letters, papers, or other items that help show what happened
- list any witnesses who can tell what happened (DHS can help you get them to come to the hearing—contact your county DHS office for help)
- decide if you want someone to speak for you at the hearing (you may speak for yourself if you want to)—contact your county DHS office for help
- decide if you want a lawyer

Taking Away Benefits

If you are notified that your Medicaid or ARKids First benefits will be taken away, you may appeal the decision. This means you may ask the DHS to reconsider letting you keep your benefits. To appeal, you must send a letter to the DHS. Look at the date that is on the letter that you got from Medicaid or ARKids First telling you that your benefits will end: make sure the DHS gets your appeal letter within 10 calendar days of this date. This way, your benefits can continue until your appeal is over. In your letter, you must request that your benefits be continued.

Send your appeal letter right away. If the DHS does not get your appeal letter within 30 days of the date on the letter you got from Medicaid or ARKids First, your appeal will be denied.

Send your appeal letter to:

Department of Human Services, Appeals and Hearings Section

P.O. Box 1437, Slot N401
Little Rock, AR 72203

Refusing to Pay

If Medicaid or ARKids First refuses to pay for a service, you will get a letter telling you so. If you disagree and want to appeal, you must send a letter to the DHS asking for an appeal.

Look at the date that is on the letter you got from Medicaid or ARKids First. Make sure the DHS gets your appeal letter within 30 calendar days of that date.

Send your appeal letter to:

Department of Human Services, Appeals and Hearings Section

P.O. Box 1437, Slot N401
Little Rock, AR 72203

Send your appeal letter right away. If the DHS does not get your appeal letter on time, your appeal will be denied.

This fact sheet is a collaboration of the Center for Arkansas Legal Services and Legal Aid of Arkansas, Inc. These nonprofit organizations provide free legal assistance to eligible Arkansans who meet income, asset, and other guidelines. Legal assistance may also include advice and counsel, brief services, or full representation depending on the situation. For more information about civil legal aid in Arkansas, please visit arlegalservices.org. For information specific to Legal Aid of Arkansas, Inc., visit arlegalaid.org. Apply for services online or by calling 1-800-9-LAW-AID (1-800-952-9243).

The information and statements of law in this fact sheet should not be considered legal advice. This fact sheet is provided as a broad guide to help you understand how certain legal matters are handled in general. Courts may interpret the law differently. Before you take action, talk to an attorney and follow his or her advice. Always do what the court tells you to do.

**Content provided by:
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