

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're also eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage using funds from their Medicaid or CHIP Programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a participating state, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office, call 1-877-KIDSNOW, or visit www.insurekidsnow.gov to find out how to apply. If you qualify, ask if your state has a program that might help you pay the premiums for an employer-sponsored plan.

- Nebraska: Visit [Access Nebraska](#) or call Omaha 402-595-1178; or Lincoln 402-473-7000
- Iowa: Visit [Healthy and Well Kids in Iowa \(Hawki\)](#) or call 1-800-257-8563

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible for coverage under your employer's plan, your employer must allow you to enroll in the employer's plan if you aren't already enrolled. **This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.** If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

To see if any other states have added a premium assistance program since July 31, 2021, or for more information on special enrollment rights, contact either U.S. Department of Labor, Employee Benefits Security Administration, www.dol.gov/agencies/ebsa, 1-866-444-EBSA (3272); or U.S. Department of Health and Human Services, Centers for Medicare & Medicaid Services, www.cms.hhs.gov, 1-877-276,2323, Option 4, Ext. 61565.

For questions regarding MCC's health insurance plan, contact Julie Nohrenberg, Coordinator of Benefits, jnohrenberg@mccneb.edu, 531-622-2232.