

ARKids First Health Insurance

ARKids First health insurance provides coverage for more than 70,000 Arkansas children who otherwise might have gone without.

ARKids First offers two coverage options. **ARKids A** offers low-income families a comprehensive package of benefits. **ARKids B** provides coverage for families with higher incomes. You can apply for either package on the same form. *See ARKids First form.*

How do I know if my children are eligible?

See the chart below. If you are unsure, choose "either" on the application, and your children will be placed in the benefit package with the most coverage based on their eligibility. For more eligibility information, contact the eligibility toll-free number at 1-888-474-8275.

Family size	ARKids A				ARKids B	
	Under age 6		Age 6 and over		Annually	Monthly
	Annually	Monthly	Annually	Monthly		
1	\$13,580	\$1,132	\$10,210	\$851	\$20,420	\$1,702
2	\$18,207	\$1,517	\$13,689	\$1,140	\$27,379	\$2,281
3	\$22,836	\$1,903	\$17,169	\$1,430	\$34,339	\$2,8616
4	\$27,464	\$2,288	\$20,649	\$1,720	\$41,299	\$3,4416
5	\$32,092	\$2,674	\$24,129	\$2,010	\$48,259	\$4,0216
6	\$36,721	\$3,060	\$27,609	\$2,300	\$55,219	\$4,6016
7	\$41,349	\$3,445	\$31,089	\$2,590	\$62,1792	\$5,1816
8	\$45,978	\$3,831	\$34,569	\$2,880	\$69,139	\$5,7616
Add for each additional member	\$4,229	\$352	\$3,180	\$265	\$6,360	\$530

Does ARKids First provide insurance for adult parents or caregivers?

No. The insurance coverage (ARKids A and B) applies only to children younger than 19. However, the parents or caregivers do count as part of the total number of family members in determining eligibility. Medicaid-eligible adults (age 19 and older) are covered separately from their children under regular Medicaid.

Are there any deductibles, premiums or co-payments involved with ARKids First?

There are no deductibles, premiums or co-payments for ARKids A coverage. For ARKids B coverage, there are no deductibles or premiums, but you may be asked to

make a small co-payment--usually \$10--when you visit the doctor. Complete details are available through the toll-free hotline at 1-888-474-8275.

Does the ARKids First program cover dental services?

Yes. Both ARKids A and ARKids B cover dental services. ARKids B requires a \$10 co-payment. Orthodontic services are covered under ARKids A, upon approval. ARKids B does not cover orthodontic services.

What if my children currently receive Medicaid benefits? Do I need to apply again? No. Your children already are receiving the benefits provided under ARKids A.

What is Connect Care?

To enroll in the ARKids First program, you must choose a primary care doctor--a ConnectCare doctor. The ARKids First application asks you to name your top three choices to be your child's doctor. If none of your choices are available, your local DHS office will contact you. For a list of participating ConnectCare doctors, call 1-800-275-1131.

The ALSP Law Series is produced by the Center for Arkansas Legal Services, Legal Aid of Arkansas, Inc., and Arkansas Volunteer Lawyers for the Elderly. These agencies provide free legal services to eligible Arkansans. Additional information can be found at: <http://www.arlegalservices.org> or call 1-800-9LAW AID.

This fact sheet is given to you as a guide to help you generally understand the way legal matters are handled. Local courts interpret things differently. The information and statements of law contained in this fact sheet are not intended to be used as legal advice. Before you take any action, talk to an attorney and follow his or her advice. Always do what the court tells you to do.

Content provided by ARKids First