



Health Insurance  
for Children and Families



Health Insurance  
Premium Assistance Program

## Fact Sheet

### What is RIte Care?

RIte Care is Rhode Island's health insurance program that provides eligible uninsured children, families, and pregnant women with comprehensive health care through one of two participating health plans: Neighborhood Health Plan of RI or United Healthcare of New England. Families enroll in a health plan of their choice.

### What is RIte Share?

RIte Share is Rhode Island's premium assistance program that helps families get health insurance coverage through their employer (or spouse's employer). If a family qualifies, RIte Share will pay for all or part of the employee's share of the health insurance premium. RIte Share also pays for co-payments in the employer's health insurance plan.

### Who can qualify?

- Families with children
- Children up to age 19
- Pregnant women

Eligibility for both RIte Care and RIte Share is based on income and family size. See the income guidelines. If an applicant qualifies for Medical Assistance (RIte Care or RIte Share) and if his or her employer offers a qualified health insurance plan, then the applicant will be enrolled in **RIte Share**. If an applicant's employer does not offer a qualified health insurance plan or the employee is not eligible to receive it or is unemployed, then the applicant will be enrolled in **RIte Care**.

### How to apply

First, apply for Medical Assistance by completing a mail-in application. To get an application, print one from our website at [www.dhs.ri.gov](http://www.dhs.ri.gov), call the DHS Info Line or pick one up at a DHS office. If your family or children qualify for Medical Assistance, you will be notified by mail. You will also be notified which program your family qualifies for- RIte Care or RIte Share.

### Covered Benefits:

- ◆ Doctor's office visits
- ◆ Immunizations
- ◆ Prescriptions
- ◆ Lab tests
- ◆ Mental health services
- ◆ Drug or alcohol treatment
- ◆ Referral to specialists
- ◆ Hospital care
- ◆ Emergency care
- ◆ Home health care
- ◆ Skilled nursing care
- ◆ Nutrition services
- ◆ Interpreter services
- ◆ Childbirth education programs
- ◆ Parenting classes
- ◆ Smoking cessation programs
- ◆ Transportation services
- ◆ Dental care

RItE Care and RItE Share members receive two (2) health insurance cards, a Health Plan ID card and a Medical Assistance ID card. Members show both cards when receiving services.

**How much does it cost?**

- Families with incomes under 150% of the federal poverty level (FPL) pay \$0
- Families with incomes between 150% and 185% of the FPL pay a monthly premium of \$61
- Families with incomes between 185% and 200% of the FPL pay a monthly premium of \$77
- Families with incomes between 200% and 250% of the FPL pay a monthly premium of \$92

**Income Guidelines for RItE Care or RItE Share**

2012 Federal Poverty Guidelines

Family's Monthly Income (gross)							
Size of Family	100%	133%	150%	175%	185%	200%	250%
2	1,260.83	1,676.90	1,891.25	2,206.46	2,332.54	2,521.66	3,152.08
3	1,590.83	2,115.80	2,386.25	2,783.96	2,943.04	3,181.66	3,977.08
4	1,920.83	2,554.70	2,881.25	3,361.46	3,553.54	3,841.66	4,802.08
5	2,250.83	2,993.60	3,376.25	3,938.96	4,164.04	4,501.66	5,627.08

- For parents with children up to age 18, monthly income must be less than 175% of the Federal Poverty Level (FPL).
- For children up to age 19 or pregnant women, monthly income must be less than 250% of the Federal Poverty Level (FPL).

For income guidelines for larger families, please call the DHS Info Line. A pregnant woman counts as a “family size” of two (2). For pregnant women with income over 250% FPL, call the DHS Info Line for more information on coverage.

**Non-Discrimination Notice**

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**For more information please call:**

**(401) 462-5300** English & Spanish

For help in other languages, please call the Info Line and ask to be connected to an interpreter.

[www.dhs.ri.gov](http://www.dhs.ri.gov)

