

# Premium Assistance Under Medicaid & The Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you are eligible for health coverage from your employer, your State may have a premium assistance program that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for these programs, but also have access to health insurance through their employer. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can 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, you can contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must permit you to enroll in your employer plan if you are not 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, you can contact the Department of Labor electronically at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or by calling toll-free 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2025. Contact your State for more information on eligibility.

## **NEW JERSEY – MEDICAID AND CHIP**

Medicaid Website:

[www.state.nj.us/humanservices/dmahs/clients/medicaid/](http://www.state.nj.us/humanservices/dmahs/clients/medicaid/)

Medicaid Phone: 1-800-356-1561

CHIP Website: [www.njfamilycare.org/index.html](http://www.njfamilycare.org/index.html)

CHIP Premium Assistance Phone: 609-631-2392

CHIP Phone: 1-800-701-0710

## **NEW YORK – MEDICAID**

Website: [www.health.ny.gov/health\\_care/medicaid/](http://www.health.ny.gov/health_care/medicaid/)

Phone: 1-800-541-2831

## **PENNSYLVANIA – MEDICAID**

Website: [www.pa.gov/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp](http://www.pa.gov/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp)

Phone: 1-800-692-7462

CHIP Website: [www.dhs.pa.gov/CHIP/Pages/CHIP.aspx](http://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx)

CHIP Phone: 1-800-986-KIDS (5437)

To see if any more States have added a premium assistance program since July 31, 2025, or for more information on special enrollment rights, you can contact either:

## **U.S. DEPARTMENT OF LABOR**

Employee Benefits Security Administration

[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

1-866-444-EBSA (3272)

## **U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES**

Centers for Medicare & Medicaid Services

[www.cms.hhs.gov](http://www.cms.hhs.gov)

1-877-267-2323, Menu Option 4, Ext. 61565