March 16 is the deadline to apply for the Healthy Kids plan for children aged five to 18

KidCare provides low-cost insurance for children

pen enrollment for the Florida KidCare "Healthy Kids" insurance plan will close March 15 in some local counties. New slots for Calhoun, Holmes, Liberty, and Washington county residents applying after that date may require approval by the Florida legislature in the spring.

The Healthy Kids plan is one of four programs included in Florida KidCare, through which the state of Florida offers health insurance for uninsured children. Some services KidCare covers are doctor visits, check-ups, shots, hospitalization, surgery, emergencies, prescriptions, and care for vision, hearing and mental health.

The Healthy Kids plan covers children age five through 18 and costs \$15 a month, no matter how many children in the same household are insured. Bay Medical Center in Panama City provides out-of-area hospital care, and many local pediatricians and family practice physicians participate in the plan.

Families may obtain a one-page application or a list of doctors by calling the Panhandle Area Health Network toll-free at (877)892-9593. The maximum household income for eligible families is approximately \$32,000 for a family of four. Applications may be made by mail and are accepted on a first-come, first-served basis. No interview is required.

Under the program, physicians' office visits require a \$3 co-pay; hospital care, diagnostic tests, and labor and delivery have no co-pays. There is no deductible to satisfy, and 100 percent of allowable medical costs are covered up to a \$1 million lifetime maximum.

Health plans with extra benefits are available for children who have special health needs, an emotional disturbance or a serious drug or alcohol problem. A plan called "MediKids" also is available for children from birth to five years of age. Pregnant women may apply for coverage for unborn children by writing "unborn" in the name blocks in section 2 of the application.

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