

# Licensed Family Child Care Provider Health Care Frequently Asked Questions

The state pays a monthly contribution to the trust on behalf of licensed family child care providers entitled to health care coverage under the terms of the SEIU 925 Collective Bargaining Agreement. This benefit is extended only to licensed family providers with no other health insurance coverage. Please refer to the following questions and answers for additional information on health care eligibility and processes.

## How do I become eligible for health care?

In order to become eligible for health care, licensed family child care providers must meet all of the following criteria:

- Fill out all health care enrollment documents
- Care for children receiving subsidy in the first month and bill by the 15th of the following month to become eligible for health care in the third month
- Not be otherwise eligible for health care through other means

*Note: it takes a minimum of four months for new providers to receive health care.*

## What happens if I claim for the prior month of child care services after the 15th of the following month?

Effective immediately, if providers don't claim by the 15th of the month following service, providers' health care coverage will lapse at the end of the current month.

## In the past, when I claimed after the 15th of the month, I still had health care coverage. Why is this changing?

Previously, the health care trust provided a grace period for providers that claimed late. This was not cost effective and providers did not always pay their share of the premium for these months. Effective immediately, this grace period is no longer available.

## How do I reinstate benefits if I claim after the 15th?

In order to reinstate benefits, providers must meet the criteria under *How do I become eligible for health care?*

## I meet the criteria for becoming eligible for health care. Why do I not have access to health care?

Once eligibility is determined, providers' enrollment in health care coverage is on a space-available basis.

## What if my child care subsidy payment this month is less than the \$30 premium the state pays on my behalf?

You may self-pay the \$30 to Zenith. Email [ZA-SEIU-HBT-CA@Zenith-American.com](mailto:ZA-SEIU-HBT-CA@Zenith-American.com).

**To request an enrollment packet contact 1-866-770-1917 and press option 2.**



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