

For most families, CHIP coverage is free (no monthly costs or premium rates.) For families whose income is in the low-cost and full-cost CHIP categories, the Pennsylvania Insurance Department has approved all participating participating CHIP insurance companies and all rates in the chart below, and does not endorse any company over another.

Please note that there are up to six CHIP insurance companies to choose from in some counties.

This chart only shows monthly costs, and does not show other information that should be considered when selecting a CHIP insurance company. Your decision about insurance, like any other purchasing decision you make, depends on more than price. Other factors to consider include:

~ Do your hospitals, doctors, nurse practitioners, etc., participate with the CHIP insurance company?

~ What services and benefits are covered when you are away from home?

~ Was the insurance company helpful in answering your questions?

CHIP Insurance Companies	* Low Cost 1	* Low Cost 2	* Low Cost 3	* Full Cost
Aetna (East)	\$44.87	\$62.82	\$71.80	\$179.17
Berks, Bucks, Chester, Delaware, Lackawanna, Lehigh, Luzerne, Lycoming, Monroe, Montgomery, Northampton, Northumberland, Philadelphia, Schuylkill				
Aetna (Central)	\$39.51	\$55.31	\$63.22	\$145.14
Adams, Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Centre, Clearfield, Crawford, Cumberland, Dauphin, Erie, Fayette, Franklin, Fulton, Indiana, Lancaster, Lawrence, Lebanon, Mercer, Perry, Somerset, Washington, Westmoreland, York				
Capital Blue Cross	\$69.55	\$97.37	\$111.28	\$321.65
Adams, Berks, Centre (zip codes 16801-16805, 16820, 16823, 16826-16828, 16832, 16835, 16841, 16844, 16851-16854, 16856, 16860, 16864-16865, 16868, 16870, 16872, 16875, 16882), Columbia, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Union, York				
Highmark Choice Company – Highmark Healthy Kids (Northeast)	\$60.75	\$85.05	\$97.20	\$249.14
Bradford, Carbon, Clinton, Lackawanna, Luzerne, Lycoming, Monroe, Pike, Sullivan, Susquehanna, Tioga, Wayne, Wyoming				
Geisinger Health Plan	\$59.56	\$83.39	\$95.30	\$233.34
Adams, Bedford, Berks, Blair, Bradford, Bucks, Cambria, Cameron, Carbon, Centre, Chester, Clearfield, Clinton, Columbia, Cumberland, Dauphin, Delaware, Franklin, Fulton, Huntingdon, Jefferson, Juniata, Lackawanna, Lancaster, Lebanon, Lehigh, Luzerne, Lycoming, Mifflin, Monroe, Montgomery, Montour, Northampton, Northumberland, Perry, Philadelphia, Pike, Potter, Schuylkill, Snyder, Somerset, Sullivan, Susquehanna, Tioga, Union, Wayne, Wyoming, York				
Health Partners of Philadelphia (Kidz Partners)	\$37.02	\$51.83	\$59.24	\$195.74

Northampton, Philadelphia, Schuylkill				
Keystone Health Plan East (Independence Blue Cross)	\$62.79	\$87.90	\$100.46	\$310.9
Bucks, Chester, Delaware, Montgomery, Philadelphia				
Highmark Choice Company – Highmark Healthy Kids (Western)	\$60.32	\$84.45	\$96.52	\$285.
Allegheny, Armstrong, Beaver, Bedford, Blair, Butler, Cambria, Cameron, Centre (zip codes 16801-16805, 16820, 16823, 16826-16828, 16832, 16835, 16841, 16844, 16851-16854, 16856, 16864, 16865, 16868, 16870, 16872, 16875, 16877, and 16882), Clarion, Clearfield, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lawrence, McKean, Mercer, Potter, Somerset, Venango, Warren, Washington, Westmoreland				
Highmark Choice Company – Highmark Healthy Kids (Central)	\$62.32	\$87.24	\$99.71	\$294.0
Adams, Berks, Centre (zip codes 16677, 16686, 16829, 16845, 16859, 16866, and 16874), Columbia, Cumberland, Dauphin, Franklin, Fulton, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Montour, Northampton, Northumberland, Perry, Schuylkill, Snyder, Union, York				
United Healthcare of PA	\$38.46	\$53.84	\$61.54	\$157.2
Adams, Allegheny, Armstrong, Beaver, Bedford, Berks, Blair, Bradford, Bucks, Butler, Cambria, Carbon, Chester, Clarion, Columbia, Crawford, Cumberland, Dauphin, Delaware, Erie, Fayette, Forest, Franklin, Fulton, Greene, Huntingdon, Indiana, Jefferson, Lackawanna, Lancaster, Lawrence, Lebanon, Lehigh, Luzerne, Mercer, Monroe, Montgomery, Montour, Northampton, Perry, Philadelphia, Pike, Schuylkill, Somerset, Sullivan, Susquehanna, Venango, Warren, Washington, Westmoreland, Wyoming, York				
UPMC East	\$58.75	\$82.25	\$94.00	\$249.8
Adams, Berks, Bucks, Centre, Chester, Columbia, Cumberland, Dauphin, Delaware, Franklin, Fulton, Juniata, Lancaster, Lebanon, Lehigh, Mifflin, Montgomery, Northampton, Perry, Philadelphia, Schuylkill, Snyder, Union, York				
UPMC West	\$47.36	\$66.31	\$75.78	\$193.0
Allegheny, Armstrong, Beaver, Bedford, Blair, Bradford, Butler, Cambria, Cameron, Carbon, Clarion, Clearfield, Clinton, Crawford, Elk, Erie, Fayette, Forest, Greene, Huntingdon, Indiana, Jefferson, Lackawanna, Lawrence, Luzerne, Lycoming, McKean, Mercer, Monroe, Potter, Somerset, Sullivan, Susquehanna, Tioga, Venango, Warren, Washington, Wayne, Westmoreland, Wyoming				

* Some monthly CHIP premium rates may be lower than what you see in this chart because some CHIP insurance companies reduce premium costs that CHIP enrollees pay if they are not eligible for free CHIP. To find out if a company provides lower CHIP rates, please contact the CHIP insurance companies in your county to find out what the final costs are for each category. Contact information for each company can be found in the "Find Coverage" section of www.chipcoverspakids.com.

Effective: 7/1/2022