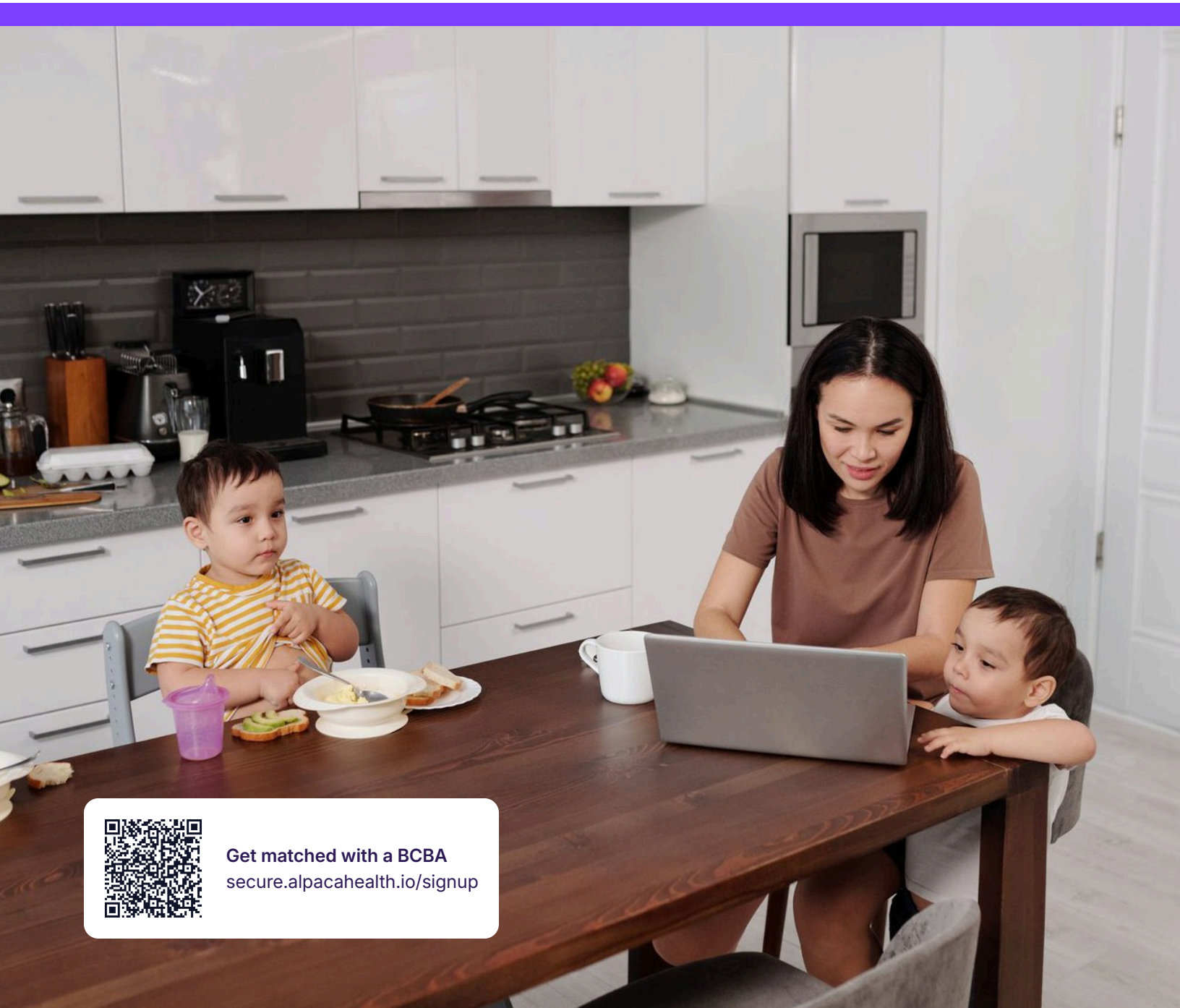


Texas Medicaid Buy-In for Children Checklist

See if your child can get Medicaid Buy-In, then apply with your papers ready and every call written down.



Get matched with a BCBA
secure.alpacahealth.io/signup

Start here

Medicaid Buy-In for Children, or MBIC, is Texas Medicaid for children with disabilities whose families earn too much for regular Medicaid. HHSC, the Texas Health and Human Services Commission, runs the program. Your family may owe a monthly payment. Use the checklist on the next page to see if your child may qualify.

MBIC covers the same services as Medicaid. It pays for doctor and dentist visits and for medicine. It also covers mental health care and help at home with daily care. Write down each doctor your child sees now, because you will name them when you apply.

If a parent who lives with your child has a job that offers health insurance covering your child, check how much the employer pays. When the employer pays at least half of what that insurance costs each year, the parent must sign up for it and keep it. HHSC then sends the plan details to HIPP, the Health Insurance Premium Payment program, which may pay you back for that insurance. Call HIPP at 1-800-440-0493 to ask if your plan qualifies.

The Medicaid Buy-In, or MBI, is a different program for working adults with disabilities, so this kit does not cover it. Keep these pages in one folder with a copy of every paper you send to HHSC. Each time you call HHSC, fill in a line on the call log.

The dollar amounts in this kit are for 2026, and they change each year. Before you apply, call 2-1-1 and pick a language, then press 2 to ask HHSC for the current numbers.



Good to know

Only HHSC can decide if your child qualifies. If anything in this kit differs from what HHSC tells you in writing, follow HHSC and keep that letter.

Does my child qualify?

Check each box you can answer yes to. If you are unsure about one, you can still apply and let HHSC decide.

- ☐ **My child is 18 or younger and is not married.**

MBIC can cover your child through the month of their 19th birthday.

- ☐ **My child lives in Texas and is a United States citizen or a qualified non-citizen.**

If your child is not a citizen, ask 2-1-1 whether their immigration status counts.

- ☐ **My child has a disability that meets the Social Security rule for children.**

It means a condition that seriously limits what your child can do for 12 months or more.

- ☐ **I know who will review my child's disability.**

If Social Security has already found your child disabled, HHSC uses that. If not, a team at HHSC decides from medical records. Your child does not have to apply first for Supplemental Security Income (SSI), a monthly Social Security payment for children with disabilities in families with little income.

- ☐ **Our monthly income before taxes is at or under the 2026 limit on page 4.**

For a family of 4, the 2026 limit is \$8,250 a month. Call 2-1-1 for the current limit.

- ☐ **I know whose income counts and whose does not.**

HHSC counts money your child gets and all income of each parent or stepparent at home, from a job or not, such as unemployment. Only part of a brother's or sister's income counts, and SSI does not count.

- ☐ **We will take job insurance for my child if the rule on page 2 applies.**

MBIC requires it, and it can lower your monthly payment, sometimes to \$0.

- ☐ **I found our likely monthly payment in the table on page 4.**

Payments in 2026 run from \$0 to \$230 a month, and 2-1-1 can give you the current chart.

What you pay each month in 2026

People in your family	Monthly family income before taxes	Monthly payment
2 people	Up to \$2,705	\$0
2 people	\$2,706 to \$3,607	\$90
2 people	\$3,608 to \$5,410	\$180
3 people	Up to \$3,415	\$0
3 people	\$3,416 to \$4,554	\$115
3 people	\$4,555 to \$6,830	\$230
4 people	Up to \$4,125	\$0
4 people	\$4,126 to \$5,500	\$115
4 people	\$5,501 to \$8,250	\$230
5 people	Up to \$4,835	\$0
5 people	\$4,836 to \$6,447	\$115
5 people	\$6,448 to \$9,670	\$230

These amounts are for a child with no health insurance through a parent's job. With job insurance, you pay \$0 unless HIPP pays you back for it. If HIPP does, the \$90 and \$180 rows become \$25 and \$50, and the \$115 and \$230 rows become \$35 and \$70. The top income for each family size is the 2026 limit, and all of these figures come from HHSC's 2026 Budget Reference Chart. For each person over 5, add \$1,420 to the limit. HHSC works out your exact payment and leaves some income out, so ask 2-1-1 for the current chart before you apply.

Papers to gather before you apply

Send copies and keep the originals in your folder. HHSC asks only for the papers that fit your family.

☐ **The Social Security number of the child who is applying.**

If your child has none yet, HHSC can help you apply for one.

☐ **Your child's passport, or birth certificate and a school or clinic record.**

HHSC checks records by computer first and asks for papers only if it needs them.

☐ **Pay stubs or earnings statements for each parent who works.**

Include a stepparent who lives with your child.

☐ **Award letters for money that does not come from a job.**

This means Social Security or veterans benefits, and the form also asks about child support.

☐ **Details of any health insurance your child has or could get through a job.**

Your employer can answer the job questions on Form H1028-MBIC, Employment Verification.

☐ **Your child's medical records, including the report that gave the diagnosis.**

HHSC's disability team uses these, plus any Social Security letter on your child's disability.

☐ **A list of the doctors and hospitals that have treated your child, with addresses.**

You will name them on Form H3035 so HHSC can ask them for records.

☐ **Medical bills from the 3 months before you apply.**

Medicaid can sometimes pay for care your child got in those 3 months, and you may owe the monthly payment for those months too.

☐ **A utility bill or lease with your Texas address.**

HHSC asks for proof of your address only when it is unclear.

How to apply, in order

Step 1: Make a Your Texas Benefits account

Create an account at YourTexasBenefits.com before you apply. There you can save your application and upload papers. You can also check your status.

Step 2: Apply for MBIC

Apply online, or call 2-1-1 and press 2 after you pick a language. For paper Form H1200-MBIC, print it from the link on page 9 or ask for one at a benefits office. Fax it to 1-877-447-2839 or mail it to the address printed on the form. Write the date you applied at the top of page 7.

Step 3: Answer each letter by its due date

If HHSC needs more papers, it sends Form H1020 with a due date and does not send a second request. Upload or send the papers before that date.

Step 4: Help with the disability review

If Social Security has not reviewed your child, a team at HHSC decides. You may fill out Form H3034 about your child and sign Form H3035 so HHSC can get records.

Step 5: Watch for the decision

HHSC has 45 days to decide, or 90 if its disability team must decide. Once approved, pay by the 5th of each month, from the month after approval. If a parent loses a job or work hours, ask about a hardship waiver, which can pause payments for up to 3 months.

Step 6: Renew every year

HHSC writes once a year to renew. Send the form and proof within 30 days, by the date printed on that letter. Report changes in income or family size within 10 days.

Call log

For HHSC benefits, dial 2-1-1 and pick a language, then press 2. If 2-1-1 does not connect from your phone, dial 877-541-7905. If a problem is not fixed, call the HHS Office of the Ombudsman at 877-787-8999 from 8 in the morning to 5 in the afternoon, Central time, Monday through Friday. My case number _____

Date I applied _____

Renewal due date _____

Date and time	Who I talked to	What they said	What I do next

If HHSC says no

Read the whole letter, since it gives the reason and explains how to appeal. In most cases you can also reapply at any time.

☐ **Write down the date printed on the denial letter.**

You have 90 days from that date to ask for a fair hearing, where a hearings officer reviews the decision. Confirm the last day with the office on your letter and mark your calendar.

☐ **Ask HHSC for a fair hearing before the deadline.**

Follow the steps in your letter. You can ask by phone or in person, or fax or mail your request.

☐ **If your child already has MBIC, ask before the end date on your letter.**

That is how coverage can keep going until the decision, and a first denial has no coverage to keep. HHSC may ask you to repay that coverage if the hearings officer agrees with HHSC.

☐ **Fix the problem that caused the denial, if you can.**

If papers were missing, send them now, since HHSC staff can correct a case before the hearing.

☐ **Get your papers ready before the hearing date.**

Most hearings are held by phone, and HHSC sends you the papers it will use. You can send your own papers to the hearings officer before the hearing.

☐ **Bring someone to help you if you want to.**

Someone can speak for you at the hearing. For free legal help, call your local legal aid office.

☐ **Call in on time on the day of your hearing.**

If you cannot make it, call the hearings office before the hearing to ask for a new date. If you miss it, you have 30 days to ask in writing to reopen it, so confirm that date with them.

☐ **Reapply, or call the Ombudsman if you are stuck.**

In most cases you can apply again at any time, even while an appeal is open. If a problem with HHSC is not fixed, call the Ombudsman at 877-787-8999.

Sources

Facts checked on 2026-09-25. Sources change over time, so check each one before you act on it.

Texas HHS, Medicaid Buy-In for Children

<https://www.hhs.texas.gov/services/health/medicaid-chip/medicaid-chip-programs-services/programs-children-adults-disabilities/medicaid-buy-children>

Texas HHS handbook, Appendix XXXI, Budget Reference Chart (2026 income lines and payments)

<https://fhhb.hhs.texas.gov/handbooks/medicaid-elderly-people-disabilities-handbook/appendix-xxxi-budget-reference-chart>

1 Texas Administrative Code Chapter 361, Medicaid Buy-In for Children Program

<https://www.law.cornell.edu/regulations/texas/title-1/part-15/chapter-361>

Texas HHS, Form H1200-MBIC, Application for Benefits, Medicaid Buy-In for Children

<https://fhhb.hhs.texas.gov/forms/1000-1999/form-h1200-mbic-application-benefits-medicaid-buy-children>

Texas HHS handbook, B-6400, Processing Deadlines

<https://fhhb.hhs.texas.gov/handbooks/medicaid-elderly-people-disabilities-handbook/b-6400-processing-deadlines>

Texas HHS, Fair and Fraud Hearings Handbook, questions from clients

<https://fhhb.hhs.texas.gov/handbooks/fair-fraud-hearings-handbook/ffhh-frequently-asked-questions-client>

U.S. Department of Health and Human Services, 2026 poverty guidelines

<https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines>

Your Texas Benefits

<https://www.yourtexasbenefits.com/Learn/Home>

Texas HHS handbook, B-1420, Office of the Ombudsman

<https://fhhb.hhs.texas.gov/handbooks/texas-works-handbook/b-1420-office-ombudsman>

This kit is general information and is not medical or legal advice. Talk to a qualified professional about your child's situation.

Using MBIC for ABA therapy

MBIC covers the same services as Texas Medicaid. Texas Medicaid covers ABA therapy for children 20 and younger with autism when it is needed to treat their condition. Therapy needs a written OK, called prior authorization, before it starts. Alpaca Health accepts Texas Medicaid and matches families in Texas with independent board certified behavior analysts (BCBAs). If your child has autism and you want to start ABA, you can begin your intake with Alpaca Health.



When you are ready

Start your intake →

<https://secure.alpacahealth.io/signup>



Scan to open