

CAPITOL FACTS & FIGURES

HEALTH

Medicaid and CHIP Eligibility – Update

All but two states maintained or improved eligibility rules for their Medicaid and Children’s Health Insurance Program, commonly known as CHIP, in 2010. These programs continued to be critical to providing insurance coverage for children and families that otherwise would be uninsured.

- State programs remained stable during the recession, even with increased unemployment and declining state tax revenues, largely due to the temporary funding, called FMAP, through the American Recovery and Reinvestment Act of 2009 and requirements that states maintain Medicaid coverage policies until federal health reform coverage takes effect in 2014. In 2010, 13 states expanded eligibility for Medicaid and CHIP.
- Ten states expanded children’s eligibility for Medicaid and CHIP coverage in 2010. (See Figure 1.)
 - Three states increased income eligibility limits for uninsured children—Colorado, Kansas and Oregon.
 - Six states accessed the optional federal funding to cover lawfully residing immigrant children during their first five years of residence in the U.S. Delaware, Minnesota, Montana, Nebraska, North Carolina and Wisconsin are now included in the 21 states that participate in this option.
 - Tennessee reopened enrollment in its CHIP program; Arizona was the only state that did not enroll any new children into its CHIP program.
- Coverage for pregnant women was stable in 2010, and 39 states have eligibility limits of 185 percent of the federal poverty level or higher. Colorado expanded coverage from 200 to 250 percent of the federal poverty level. Five states—Delaware, Minnesota, Nebraska, North Carolina and Wisconsin—implemented the optional federal funding to cover lawfully residing pregnant women during their first five years of residence in the U.S. and eliminated the five year waiting period. This barrier to covering immigrant pregnant women is now eliminated in 17 states.
- Medicaid income eligibility for adults lags far behind that of children, and states made few expansions in coverage for low income parents and other adults in 2010. Most uninsured, low income adults remain ineligible for Medicaid in most states. Colorado in-



- creased Medicaid eligibility for parents to 100 percent of the federal poverty level. About 20 states now have supplemental programs that offer additional limited coverage to some parents. These programs include Medicaid waiver or state-funded programs and many limit benefits or require premium payments.
- The median state income limit for children’s coverage is now above 200 percent of the federal poverty level, but the median income limit for adult coverage is one-fourth that level. (See Figure 2.)
- Although 40 states offer coverage for pregnant women with incomes over 185 percent of the federal poverty level, coverage is much more limited for other parents. About two-thirds of the states have income limits below 100 percent of the federal poverty level for both working and jobless parents. (See Figure 3.)



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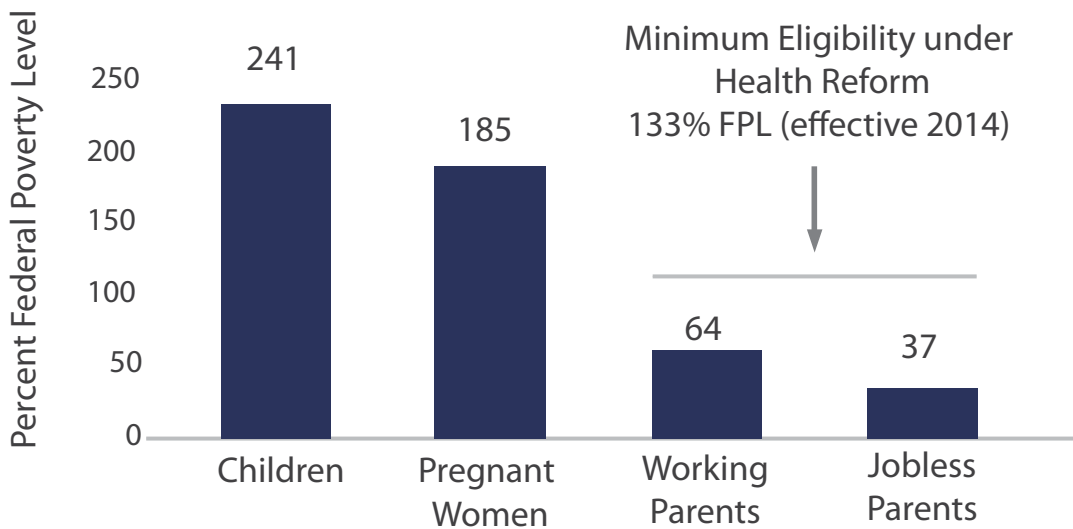
SOURCE

Kaiser Commission on Medicaid and the Uninsured. “Holding Steady, Looking Ahead: Annual Findings of a 50-State Survey of Eligibility Rules, Enrollment and Renewal Procedures, and Cost Sharing Practices in Medicaid and CHIP, 2010–2011.” January 2011. Available from <http://www.kff.org/medicaid/upload/8130.pdf>.

**Figure 1: State Eligibility Rules for Medicaid or CHIP Coverage based on Family Income as a Percent of Federal Poverty Level (FPL)
Coverage for Children**

2010 Family Income Limits	Number of States
From 160 to 185% FPL	4 states – Alaska, Idaho, North Dakota, Oklahoma
From 200 to 241% FPL	22 states
From 250 to 300% FPL	22 states and the District of Columbia
From 350 to 400% FPL	2 states – New Jersey, New York

Figure 2: 2010 State Median Medicaid/CHIP Eligibility Limit for Children, Pregnant Women, Parents



**Figure 3: State Eligibility Rules for Medicaid or CHIP Coverage based on Family Income as a Percent of Federal Poverty Level (FPL)
Coverage for Adults**

Coverage for:	2010 Family Income Limits	Number of States
Pregnant women	Median = 185% FPL	
Minimal	133% FPL	6 states – Alabama, Idaho, North Dakota, South Dakota, Utah and Wyoming
Expanded	From 185 to 275% FPL	37 states
Highest	300% FPL	2 states – Iowa, Wisconsin plus the District of Columbia
Jobless parents	Median = 37% FPL	
Minimal	From 11 to 33% FPL	18 states
Expanded	From 100 to 185% FPL, and still open	12 states
Highest	From 200 to 215% FPL, and still open	3 states – Maine, Minnesota, Wisconsin and District of Columbia
Working parents	Median = 64% FPL	
Minimal	From 24 to 33% FPL	7 states – Alabama, Arkansas, Kansas, Louisiana, Missouri, Texas and West Virginia
Expanded	From 100 to 191% FPL	14 states
Highest	From 200 to 215% FPL	3 states – Maine, Minnesota, Wisconsin and District of Columbia

Income Eligibility Level as a Percent of Federal Poverty Level, 2010

States	Medicaid/CHIP Expansion			CHIP	Medicaid		
	Infants (0 - 1)	Children (1 - 5)	Children (6 - 19)	Separate State Program	Pregnant Women	Jobless Parents	Working Parents
Alabama	133%	133%	100%	300%	133%	11%	24%
Alaska	175%	175%	175%	n/a	175%	77%	81%
Arizona	140%	133%	100%	200% ¹	150%	100%	106%
Arkansas	200%	200%	200%	n/a	200%	13%	17%
California	200%	133%	100%	250%	200%	100%	106%
Colorado	133%	133%	100%	250%	250%	100%	106%
Connecticut	185%	185%	185%	300%	250%	185%	191%
Delaware	200%	133%	100%	200%	200%	100%	120%
District of Columbia	300%	300%	300%	n/a	300%	200%	207%
Florida	200%	133%	100%	200%	185%	20%	59%
Georgia	200%	133%	100%	235%	200%	28%	50%
Hawaii	300%	300%	300%	n/a	185%	100%	100%
Idaho	133%	133%	133%	185%	133%	21%	39%
Illinois ²	200%	133%	133%	200% ²	200%	185%	191%
Indiana	200%	150%	150%	250%	200%	19%	36%
Iowa	300%	133%	133%	300%	300%	28%	83%
Kansas	150%	133%	100%	241%	150%	26%	32%
Kentucky	185%	150%	150%	200%	185%	36%	62%
Louisiana	200%	200%	200%	250%	200%	11%	25%
Maine	200%	150%	150%	200%	200%	200%	200%
Maryland	300%	300%	300%	n/a	250%	116%	116%
Massachusetts	200%	150%	150%	300%	200%	133%	133%
Michigan	185%	150%	150%	200%	185%	37%	64%
Minnesota	280%	275%	275%	n/a	275%	215%	215%
Mississippi	185%	133%	100%	200%	185%	24%	44%
Missouri	185%	150%	150%	300%	185%	19%	25%
Montana	133%	133%	133%	250%	150%	32%	56%
Nebraska	200%	200%	200%	n/a	185%	47%	58%
Nevada	133%	133%	100%	200%	185%	25%	88%
New Hampshire	300%	185%	185%	300%	185%	39%	49%
New Jersey	185%	133%	133%	350%	200%	200% ¹	133%
New Mexico	235%	235%	235%	n/a	235%	29%	67%
New York	200%	133%	100%	400%	200%	150%	150%
North Carolina	200%	200%	100%	200%	185%	36%	49%
North Dakota	133%	133%	100%	160%	133%	34%	59%
Ohio	200%	200%	200%	n/a	200%	90%	90%
Oklahoma	185%	185%	185%	n/a	185%	37%	53%
Oregon	133%	133%	100%	300%	185%	32%	40%
Pennsylvania	185%	133%	100%	300%	185%	26%	46%
Rhode Island ³	250%	250%	250%	n/a	250% ³	175%	181%
South Carolina	200%	200%	200%	n/a	185%	50%	93%
South Dakota	140%	140%	140%	200%	133%	52%	52%
Tennessee	185%	133%	100%	250%	185%	70%	127%
Texas	185%	133%	100%	200%	185%	12%	26%
Utah	133%	133%	100%	200%	133%	38%	44%
Vermont	225%	225%	225%	300%	200%	185%	191%
Virginia	133%	133%	133%	200%	200%	25%	31%
Washington	200%	200%	200%	300%	185%	37%	74%
West Virginia	150%	133%	100%	250%	150%	17%	33%
Wisconsin	300%	300%	300%	n/a	300%	200%	200%
Wyoming	133%	133%	100%	200%	133%	39%	52%

¹Enrollment closed

² Illinois funds coverage for children with incomes above CHIP levels. Eligibility limit is 300% FPL.

³In Rhode Island, coverage for pregnant women between 250 and 350% of FPL is partially state funded and requires premium payments.

Source: Kaiser Commission on Medicaid and the Uninsured. "Holding Steady, Looking Ahead." January 2011. Available from: <http://www.kff.org/medicaid/upload/8130.pdf>