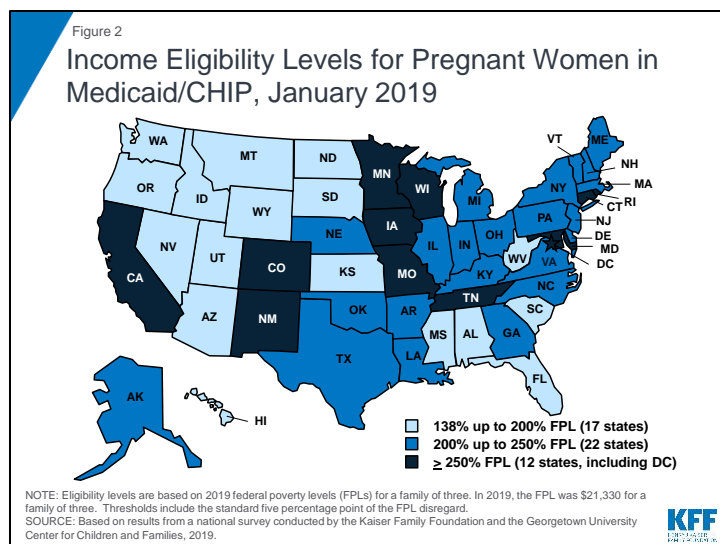
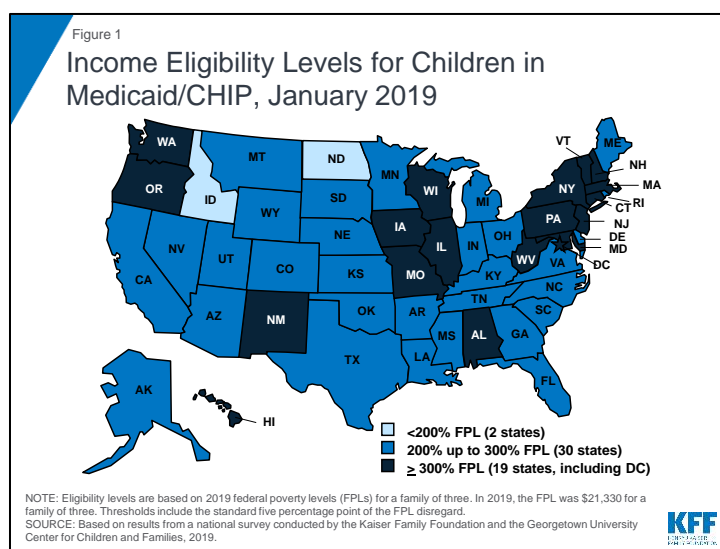


# Where Are States Today? Medicaid and CHIP Eligibility Levels for Children, Pregnant Women, and Adults

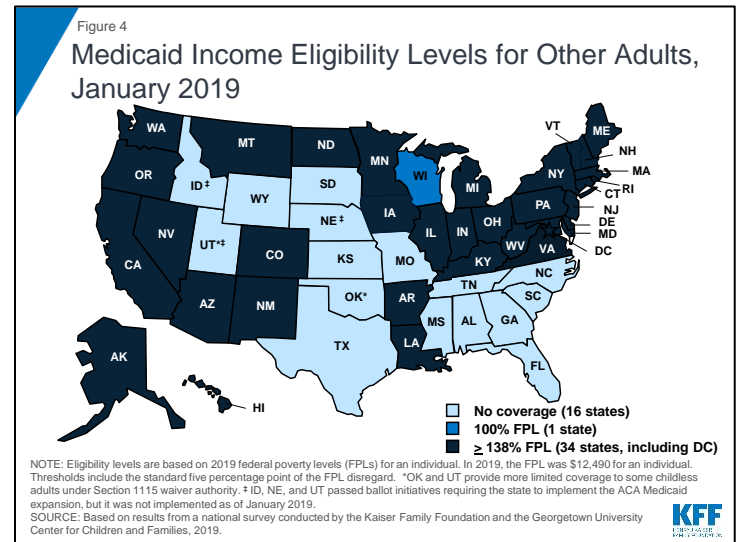
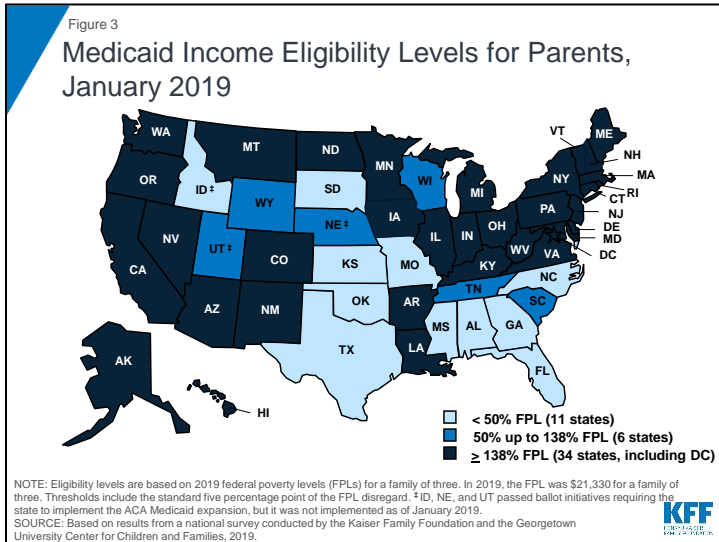
This fact sheet provides Medicaid and CHIP eligibility levels for children, pregnant women, parents, and other non-disabled adults as of January 2019, based on annual state survey data.<sup>1</sup> The data highlight the central role Medicaid and CHIP play in covering low-income children and pregnant women and show Medicaid's expanded role for low-income adults under the Affordable Care Act (ACA). See Tables 1-3 for state-specific data.

**As of January 2019, 49 states cover children with incomes up to at least 200% of the federal poverty level (FPL, \$42,660 per year for a family of three in 2019) through Medicaid and CHIP (Figure 1, Table 1 and 1A).** This count includes 19 states that cover children with incomes at or above 300% FPL. Only two states (ID and ND) limit children's eligibility to below 200% FPL. Across states, the upper Medicaid/CHIP eligibility limit for children ranges from 175% FPL in North Dakota to 405% FPL.

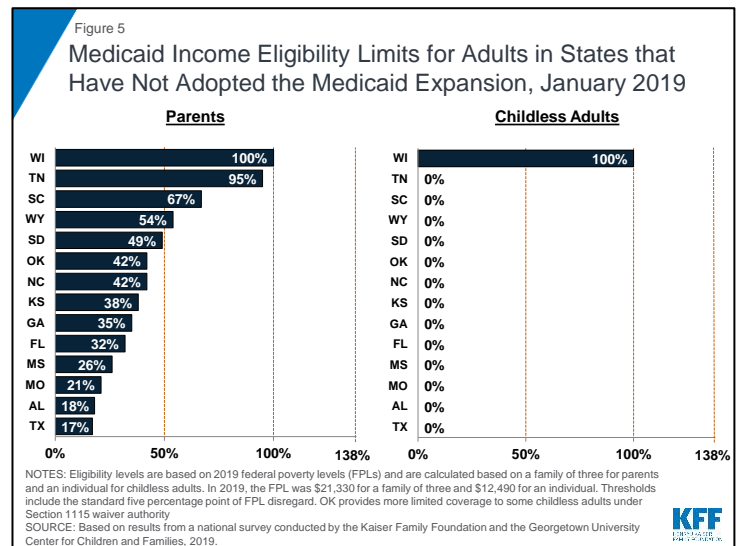
**Most states extend coverage to pregnant women beyond the federal minimum of 138% FPL through Medicaid and CHIP.** As of January 2019, 34 states cover pregnant women with incomes at or above 200% FPL (\$42,660 per year for a family of three in 2019), including 12 states (including DC) that cover pregnant women with family incomes above 250% FPL. Five states extend coverage for pregnant women through CHIP and 16 states use CHIP funding to provide coverage through the unborn child option, under which states cover income-eligible pregnant women regardless of immigration status (Figure 2, Table 2).



**As of January 2019, 32 states cover parents and other adults with incomes up to 138% FPL (\$29,435 per year for a family of three and \$17,236 per year for an individual in 2019) under the ACA Medicaid expansion to low-income adults (Figures 3 and 4, Table 3). Idaho, Nebraska, and Utah have also adopted the Medicaid expansion, but had not implemented it as of January 2019. Connecticut and the District of Columbia cover parents to higher income levels. Connecticut extends eligibility to parents with incomes up to 155% FPL, and the District of Columbia covers parents with incomes up to 221% FPL and other adults with incomes up to 215%.**



**In the 14 states that have not adopted the Medicaid expansion, the median eligibility limit for parents is 40% FPL (\$8,532 per year for a family of three in 2019) and other adults remain ineligible, except in Wisconsin (Figure 5). In ten of these states, parent eligibility is below half of the poverty level. Wisconsin provides Medicaid coverage to other adults, but eligibility at 100% FPL remains below the expansion level and the state does not receive the enhanced match available for expansion adults.<sup>2</sup> In the non-expansion states, 2.5 million adults fall into a coverage gap, earning too much to qualify for Medicaid, but not enough to qualify for subsidies for Marketplace coverage, which become available at 100% FPL.<sup>3</sup>**



In sum, Medicaid and CHIP continue to be central sources of coverage for the low-income population, but eligibility varies widely across groups and states. Medicaid and CHIP provide a robust base of coverage to low-income children and pregnant women nationwide. Eligibility for adults has grown in states that implemented the Medicaid expansion, but remains limited in non-expansion states. There could be continued gains in eligibility for adults if additional states expand Medicaid. However, emerging actions to add new eligibility requirements to Medicaid could lead to coverage losses and erode coverage gains.

**Table 1: Income Eligibility Limits for Children's Health Coverage as a Percent of the Federal Poverty Level, January 2019<sup>1</sup>**

State	Upper Income Limit	Medicaid Coverage for Infants Ages 0-1 <sup>2</sup>		Medicaid Coverage for Children Ages 1-5 <sup>2</sup>		Medicaid Coverage for Children Ages 6-18 <sup>2</sup>		Separate CHIP for Uninsured Children Ages 0-18 <sup>3</sup>
		Medicaid Funded	CHIP-Funded for Uninsured Children	Medicaid Funded	CHIP-Funded for Uninsured Children	Medicaid Funded	CHIP-Funded for Uninsured Children	
Median <sup>4</sup>	255%	195%	218%	149%	216%	138%	155%	254%
Alabama <sup>5</sup>	317%	146%		146%		146%	107%-146%	317%
Alaska	208%	177%	159%-208%	177%	159%-208%	177%	124%-208%	
Arizona	205%	152%		146%		138%	104%-138%	205%
Arkansas	216%	147%		147%		147%	107%-147%	216%
California <sup>6</sup>	266%	208%	208%-266%	142%	142%-266%	133%	108%-266%	
Colorado	265%	147%		147%		147%	108%-147%	265%
Connecticut	323%	201%		201%		201%		323%
Delaware	217%	217%	194%-217%	147%		138%	110%-138%	217%
District of Columbia <sup>5</sup>	324%	324%	206%-324%	324%	146%-324%	324%	112%-324%	
Florida <sup>7</sup>	215%	211%	192%-211%	145%		138%	112%-138%	215%
Georgia	252%	210%		154%		138%	113%-138%	252%
Hawaii	313%	191%	191%-313%	139%	139%-313%	133%	105%-313%	
Idaho	190%	147%		147%		138%	107%-138%	190%
Illinois	318%	147%		147%		147%	108%-147%	318%
Indiana <sup>8</sup>	262%	218%	157%-218%	165%	141%-165%	165%	106%-165%	262%
Iowa	380%	380%	240%-380%	172%		172%	122%-172%	307%
Kansas <sup>9</sup>	240%	171%		154%		138%	113%-138%	240%
Kentucky	218%	200%		142%	142%-164%	133%	109%-164%	218%
Louisiana	255%	142%	142%-217%	142%	142%-217%	142%	108%-217%	255%
Maine	213%	196%		162%	140%-162%	162%	132%-162%	213%
Maryland	322%	194%	194%-322%	138%	138%-322%	133%	109%-322%	
Massachusetts <sup>10</sup>	305%	205%	185%-205%	155%	133%-155%	155%	114%-155%	305%
Michigan <sup>11</sup>	217%	195%	195%-217%	160%	143%-217%	160%	109%-217%	
Minnesota <sup>12</sup>	288%	275%	275%-288%	280%		280%		
Mississippi	214%	199%		148%		138%	107%-138%	214%
Missouri	305%	201%		148%	148%-155%	148%	110%-155%	305%
Montana	266%	148%		148%		138%	109%-148%	266%
Nebraska	218%	162%	162%-218%	145%	145%-218%	133%	109%-218%	
Nevada	205%	165%		165%		138%	122%-138%	205%
New Hampshire	323%	196%	196%-323%	196%	196%-323%	196%	196%-323%	
New Jersey	355%	199%		147%		147%	107%-147%	355%
New Mexico	305%	240%	200%-305%	240%	200%-305%	190%	138%-245%	
New York	405%	223%		154%		154%	110%-154%	405%
North Carolina <sup>13</sup>	216%	215%	194%-215%	215%	141%-215%	138%	107%-138%	216%
North Dakota	175%	152%		152%		138%	111%-138%	175%
Ohio	211%	156%	141%-211%	156%	141%-211%	156%	107%-211%	
Oklahoma <sup>5,14</sup>	210%	210%	169%-210%	210%	151%-210%	210%	115%-210%	
Oregon	305%	190%	133%-190%	138%		138%	100%-133%	305%
Pennsylvania	319%	220%		162%		138%	119%-138%	319%
Rhode Island	266%	190%	190%-266%	142%	142%-266%	133%	109%-266%	
South Carolina	213%	194%	194%-213%	143%	143%-213%	133%	107%-213%	
South Dakota	209%	187%	147%-187%	187%	147%-187%	187%	111%-187%	209%
Tennessee <sup>5,15</sup>	255%	195%	195%-216%	142%	142%-216%	133%	109%-216%	255%
Texas	206%	203%		149%		138%	101%-138%	206%
Utah	205%	144%		144%		138%	105%-138%	205%
Vermont	317%	317%	237%-317%	317%	237%-317%	317%	237%-317%	
Virginia	205%	148%		148%		148%	109%-148%	205%
Washington	317%	215%		215%		215%		317%
West Virginia	305%	163%		146%		138%	108%-138%	305%
Wisconsin <sup>16</sup>	306%	306%		191%		133%	101%-156%	306%
Wyoming	205%	159%		159%		138%	119%-138%	205%

SOURCE: Based on a national survey conducted by KFF with the Georgetown University Center for Children and Families, 2019. Table presents rules in effect as of January 1, 2019.

Table 1A: Income Eligibility Limits for Children's Health Coverage Based on Annual Income for a Family of Three, January 2019 <sup>1</sup>								
State	Upper Income Limit	Medicaid Coverage for Infants Ages 0-1 <sup>2</sup>		Medicaid Coverage for Children Ages 1-5 <sup>2</sup>		Medicaid Coverage for Children Ages 6-18 <sup>2</sup>		Separate CHIP for Uninsured Children Ages 0-18 <sup>3</sup>
		Medicaid Funded	CHIP-Funded for Uninsured Children	Medicaid Funded	CHIP-Funded for Uninsured Children	Medicaid Funded	CHIP-Funded for Uninsured Children	
<b>Median<sup>4</sup></b>	<b>\$55,452</b>	<b>\$41,806</b>	<b>\$46,499</b>	<b>\$32,421</b>	<b>\$46,286</b>	<b>\$30,288</b>	<b>\$32,955</b>	<b>\$54,071</b>
Alabama <sup>5</sup>	\$67,616	\$31,141		\$31,141		\$31,141	\$31,141	\$67,616
Alaska	\$55,452	\$47,188	\$55,452	\$47,188	\$55,452	\$47,188	\$55,452	
Arizona	\$43,726	\$32,421		\$31,141		\$29,435	\$29,435	\$43,726
Arkansas	\$46,072	\$31,355		\$31,355		\$31,355	\$31,355	\$46,072
California <sup>6</sup>	\$56,737	\$44,366	\$56,737	\$30,288	\$56,737	\$28,368	\$56,737	
Colorado	\$56,524	\$31,355		\$31,355		\$31,355	\$31,355	\$56,524
Connecticut	\$68,895	\$42,873		\$42,873		\$42,873		\$68,895
Delaware	\$46,286	\$46,286	\$46,286	\$31,355		\$29,435	\$29,435	\$46,286
District of Columbia <sup>5</sup>	\$69,109	\$69,109	\$69,109	\$69,109	\$69,109	\$69,109	\$69,109	
Florida <sup>7</sup>	\$45,859	\$45,006	\$45,006	\$30,928		\$29,435	\$29,435	\$45,859
Georgia	\$53,751	\$44,793		\$32,848		\$29,435	\$29,435	\$53,751
Hawaii	\$76,810	\$46,871	\$76,810	\$34,110	\$76,810	\$32,638	\$76,810	
Idaho	\$40,527	\$31,355		\$31,355		\$29,435	\$29,435	\$40,527
Illinois	\$67,829	\$31,355		\$31,355		\$31,355	\$31,355	\$67,829
Indiana <sup>8</sup>	\$55,884	\$46,499	\$46,499	\$35,194	\$35,194	\$35,194	\$35,194	\$55,884
Iowa	\$81,054	\$81,054	\$81,054	\$36,687		\$36,687	\$36,687	\$65,483
Kansas <sup>9</sup>	\$51,192	\$36,474		\$32,848		\$29,435	\$29,435	\$51,192
Kentucky	\$46,499	\$42,660		\$30,288	\$34,981	\$28,368	\$34,981	\$46,499
Louisiana	\$54,391	\$30,288	\$46,286	\$30,288	\$46,286	\$30,288	\$46,286	\$54,391
Maine	\$45,432	\$41,806		\$34,554	\$34,554	\$34,554	\$34,554	\$45,432
Maryland	\$68,682	\$41,380	\$68,682	\$29,435	\$68,682	\$28,368	\$68,682	
Massachusetts <sup>10</sup>	\$65,056	\$43,726	\$43,726	\$33,061	\$33,061	\$33,061	\$33,061	\$65,056
Michigan <sup>11</sup>	\$46,286	\$41,593	\$46,286	\$34,128	\$46,286	\$34,128	\$46,286	
Minnesota <sup>12</sup>	\$61,430	\$58,657	\$61,430	\$59,724		\$59,724		
Mississippi	\$45,646	\$42,446		\$31,568		\$29,435	\$29,435	\$45,646
Missouri	\$65,056	\$42,873		\$31,568	\$33,061	\$31,568	\$33,061	\$65,056
Montana	\$56,737	\$31,568		\$31,568		\$29,435	\$31,568	\$56,737
Nebraska	\$46,499	\$34,554	\$46,499	\$30,928	\$46,499	\$28,368	\$46,499	
Nevada	\$43,726	\$35,194		\$35,194		\$29,435	\$29,435	\$43,726
New Hampshire	\$68,895	\$41,806	\$68,895	\$41,806	\$68,895	\$41,806	\$68,895	
New Jersey	\$75,721	\$42,446		\$31,355		\$31,355	\$31,355	\$75,721
New Mexico	\$65,056	\$51,192	\$65,056	\$51,192	\$65,056	\$40,527	\$52,258	
New York	\$86,386	\$47,565		\$32,848		\$32,848	\$32,848	\$86,386
North Carolina <sup>13</sup>	\$46,072	\$45,859	\$45,859	\$45,859	\$45,859	\$29,435	\$29,435	\$46,072
North Dakota	\$37,327	\$32,421		\$32,421		\$29,435	\$29,435	\$37,327
Ohio	\$45,006	\$33,274	\$45,006	\$33,274	\$45,006	\$33,274	\$45,006	
Oklahoma <sup>5,14</sup>	\$44,793	\$44,793	\$44,793	\$44,793	\$44,793	\$44,793	\$44,793	
Oregon	\$65,056	\$40,527	\$40,527	\$29,435		\$29,435	\$29,435	\$65,056
Pennsylvania	\$68,042	\$46,926		\$34,554		\$29,435	\$29,435	\$68,042
Rhode Island	\$56,737	\$40,527	\$56,737	\$30,288	\$56,737	\$28,368	\$56,737	
South Carolina	\$45,432	\$41,380	\$45,432	\$30,501	\$45,432	\$28,368	\$45,432	
South Dakota	\$44,579	\$39,887	\$39,887	\$39,887	\$39,887	\$39,887	\$39,887	\$44,579
Tennessee <sup>5,15</sup>	\$54,391	\$41,593	\$46,072	\$30,288	\$46,072	\$28,368	\$46,072	\$54,391
Texas	\$43,939	\$43,299		\$31,781		\$29,435	\$29,435	\$43,939
Utah	\$43,726	\$30,715		\$30,715		\$29,435	\$29,435	\$43,726
Vermont	\$67,616	\$67,616	\$67,616	\$67,616	\$67,616	\$67,616	\$67,616	
Virginia	\$43,726	\$31,568		\$31,568		\$31,568	\$31,568	\$43,726
Washington	\$67,616	\$45,859		\$45,859		\$45,859		\$67,616
West Virginia	\$65,056	\$34,767		\$31,141		\$29,435	\$29,435	\$65,056
Wisconsin <sup>16</sup>	\$65,269	\$65,269		\$40,740		\$28,368	\$33,274	\$65,269
Wyoming	\$43,726	\$33,914		\$33,914		\$29,435	\$29,435	\$43,726

SOURCE: Based on a national survey conducted by KFF with the Georgetown University Center for Children and Families, 2019. Table presents rules in effect as of January 1, 2019.

## Table 1 and 1A Notes

1. January 2019 income limits are reported as a percentage of the federal poverty level (FPL). The 2019 FPL for a family of three was \$21,330. The reported levels reflect Modified Adjusted Gross Income (MAGI)-converted income standards and include a disregard equal to five percentage points of the FPL applied at the highest income level for Medicaid and separate CHIP coverage. In states without a separate CHIP program, the disregard is added to the highest Medicaid or the CHIP-funded Medicaid expansion limit. In states with a separate CHIP program, the disregard is applied to the highest Medicaid or CHIP-funded Medicaid expansion limit as well as to the upper eligibility limit of the separate CHIP program. Because CHIP funding is limited to uninsured children, in states that have a higher eligibility limit for their CHIP-funded Medicaid expansion than regular Medicaid, there may be a small number of children who have another source of coverage that would be eligible for Medicaid when the five percentage point disregard is applied, which is not reflected in the table. Eligibility levels are reported as a percentage of the FPL.
2. States may use Title XXI CHIP funds to cover children through CHIP-funded Medicaid expansion programs and/or separate child health insurance programs for children not eligible for Medicaid. Use of Title XXI CHIP funds is limited to uninsured children. The Medicaid income eligibility levels listed indicate thresholds for children covered with Title XIX Medicaid funds and uninsured children covered with Title XXI funds through CHIP-funded Medicaid expansion programs. To be eligible in the infant category, a child has not yet reached his or her first birthday; to be eligible in the 1-5 category, the child is age one or older, but has not yet reached his or her sixth birthday; and to be eligible in the 6-18 category, the child is age six or older, but has not yet reached his or her 19th birthday.
3. The states noted use federal CHIP funds to operate separate child health insurance programs for children not eligible for Medicaid. Such programs may either provide benefits similar to Medicaid or a somewhat more limited benefit package. They also may impose premiums or other cost sharing obligations on some or all families with eligible children. These programs typically provide coverage for uninsured children until the child's 19th birthday.
4. Medians for CHIP-funded uninsured children are based on the upper limit of coverage.
5. Alabama, the District of Columbia, Oklahoma, and Tennessee have different lower bounds for adolescents in Title XXI funded Medicaid expansions depending on age. The lower bound for Title XXI funded Medicaid is 18% for children ages 14 through 18 in Alabama, 63% for children ages 15 through 18 in the District of Columbia, 69% for children ages 14 through 18 in Oklahoma, and 29% for children ages 14 through 18 in Tennessee.
6. In California, children with higher incomes are eligible for separate CHIP coverage in certain counties.
7. In Florida, all infants are covered in Medicaid. Florida operates three separate CHIP programs: Healthy Kids covers children ages 5 through 18; MediKids covers children ages 1 through 4; and the Children's Medical Services Managed Care Plan serves children with special health care needs from birth through age 18. In Florida, families can buy-in to Healthy Kids for children ages 5-19 and to MediKids for children ages 1 to 4.
8. Indiana uses a state-specific income disregard that is equal to five percent of the highest income eligibility threshold for the group.

9. In Kansas, eligibility for children in the separate CHIP program is a dollar-based income level equal to 238% FPL in 2008. This amount increased in 2014 for the MAGI conversion, but as a fixed dollar amount, the equivalent FPL level may erode over time.
10. Massachusetts also covers insured children in its separate CHIP program with Title XIX Medicaid funds under its Section 1115 waiver. Massachusetts also covers uninsured 18-year-olds with incomes up to 150% FPL under its Medicaid expansion.
11. Michigan also provides CHIP-funded Medicaid expansion coverage to children with incomes between 212% and 400% FPL affected by the Flint water crisis.
12. In Minnesota, the infant category under Title XIX-funded Medicaid includes insured and uninsured children up to age two with incomes up to 275% FPL.
13. In North Carolina, all children ages 0 through 5 are covered in Medicaid while the separate CHIP program covers children ages 6 through 18 with incomes above Medicaid limits.
14. Oklahoma offers a premium assistance program to children ages 0 through 18 with incomes up to 222% FPL with access to employer-sponsored insurance through its Insure Oklahoma program.
15. In Tennessee, Title XXI funds are used for two programs: TennCare Standard and CoverKids (a separate CHIP program). TennCare Standard provides Medicaid coverage to uninsured children who lose eligibility under TennCare (Medicaid), have no access to insurance, and have a family income below 216% FPL or are medically eligible.
16. In Wisconsin, children are not eligible for CHIP if they have access to health insurance coverage through a job where the employer covers at least 80% of the cost.

**Table 2: Medicaid and CHIP Coverage for Pregnant Women, January 2019**

State	Percent of the FPL			Annual Income		
	Medicaid <sup>1</sup>	CHIP <sup>1</sup>	Unborn Child Option (CHIP-Funded) <sup>1,2</sup>	Medicaid <sup>1</sup>	CHIP <sup>1</sup>	Unborn Child Option (CHIP-Funded) <sup>1,2</sup>
<b>Median or Total</b>	<b>200%</b>	<b>258%</b>	<b>214%</b>	<b>\$42,660</b>	<b>\$55,031</b>	<b>\$45,539</b>
Alabama	146%			\$31,141		
Alaska	205%			\$54,653		
Arizona	161%			\$34,341		
Arkansas <sup>7</sup>	214%		214%	\$45,646		\$45,646
California	213%		322%	\$45,432		\$68,682
Colorado	200%	265%		\$42,660	\$56,524	
Connecticut	263%			\$56,097		
Delaware	217%			\$46,286		
District of Columbia <sup>8</sup>	324%			\$69,109		
Florida <sup>9</sup>	196%			\$41,806		
Georgia	225%			\$47,992		
Hawaii	196%			\$48,098		
Idaho	138%			\$29,435		
Illinois	213%		213%	\$45,432		\$45,432
Indiana <sup>10</sup>	218%			\$46,499		
Iowa <sup>11</sup>	380%			\$81,054		
Kansas	171%			\$36,474		
Kentucky <sup>9</sup>	200%			\$42,660		
Louisiana	138%		214%	\$29,435		\$45,646
Maine	214%			\$45,646		
Maryland <sup>12</sup>	264%			\$56,311		
Massachusetts <sup>8</sup>	205%		205%	\$43,726		\$43,726
Michigan <sup>13</sup>	200%		200%	\$42,660		\$42,660
Minnesota	283%		283%	\$60,363		\$60,363
Mississippi	199%			\$42,446		
Missouri	201%	305%	305%	\$42,873	\$65,056	\$65,056
Montana	162%			\$34,554		
Nebraska	199%		202%	\$42,446		\$43,086
Nevada	165%			\$35,194		
New Hampshire	201%			\$42,873		
New Jersey <sup>8</sup>	199%	205%		\$42,446	\$43,726	
New Mexico <sup>14</sup>	255%			\$54,391		
New York <sup>8</sup>	223%			\$47,565		
North Carolina <sup>15</sup>	201%			\$42,873		
North Dakota	152%			\$32,421		
Ohio	205%			\$43,726		
Oklahoma <sup>16</sup>	138%		210%	\$29,435		\$44,793
Oregon <sup>8</sup>	190%		190%	\$40,527		\$40,527
Pennsylvania	220%			\$46,926		
Rhode Island <sup>17</sup>	195%	258%	258%	\$41,593	\$55,031	\$55,031
South Carolina	199%			\$42,446		
South Dakota <sup>18</sup>	138%			\$29,435		
Tennessee <sup>19</sup>	200%		255%	\$42,660		\$54,391
Texas <sup>11</sup>	203%		207%	\$43,299		\$44,153
Utah	144%			\$30,715		
Vermont <sup>20</sup>	213%			\$45,432		
Virginia	148%	205%		\$31,568	\$43,726	
Washington <sup>8</sup>	198%		198%	\$42,233		\$42,233
West Virginia	163%			\$34,767		
Wisconsin	306%		306%	\$65,269		\$65,269
Wyoming <sup>17</sup>	159%			\$33,914		

SOURCE: Based on a national survey conducted by KFF with the Georgetown University Center for Children and Table presents rules in effect as of January 1, 2019.

## Table 2 Notes

1. January 2019 income limits reflect Modified Adjusted Gross Income (MAGI)-converted income standards and include a disregard equal to five percentage points of the federal poverty level (FPL). As of 2019, the FPL for a family of three was \$21,330.
2. The unborn child option permits states to consider the fetus a "targeted low-income child" for purposes of CHIP coverage.
3. Arkansas provides the full Medicaid benefits to pregnant women with incomes up to levels established for the old Aid to Families with Dependent Children (AFDC) program, which is \$220 per month. Above those levels, more limited pregnancy-related benefits are provided to pregnant women covered under Medicaid and the unborn child option in CHIP with incomes up to 209% FPL.
4. The District of Columbia, Massachusetts, New Jersey, New York, Oregon, and Washington provide some services not covered through emergency Medicaid for some income-eligible pregnant women or women in the post-partum period who are not otherwise eligible due to immigration status using state-only funds.
5. Indiana uses a state-specific income disregard that is equal to five percent of the highest income eligibility threshold for the group.
6. Michigan also provides coverage to pregnant women with incomes over 400% FPL affected by the Flint water crisis.
7. North Carolina provides full Medicaid benefits to pregnant women with incomes up to roughly 43% FPL. Above that level, more limited pregnancy-related benefits are provided to pregnant women covered under Medicaid.
8. Oklahoma offers a premium assistance program to pregnant women with incomes up to 205% FPL who have access to employer sponsored insurance through its Insure Oklahoma program.
9. South Dakota provides full Medicaid benefits to pregnant women with incomes up to \$591 per month (for a family of three). Above that level, more limited pregnancy-related benefits are provided to pregnant women covered under Medicaid.
10. In Tennessee, women covered under the unborn child option receive comprehensive medical services but do not receive chiropractic, dental or vision benefits that CHIP children receive.



**Table 3: Medicaid Income Eligibility Limits for Adults as a Percent of the Federal Poverty Level, January 2019<sup>1</sup>**

State	Percent of the Federal Poverty Level		Annual Income	
	Parents (in a family of three)	Other Adults (for an individual)	Parents (in a family of three)	Other Adults (for an individual)
<b>Median</b>	<b>138%</b>	<b>138%</b>	<b>\$29,435</b>	<b>\$17,236</b>
Alabama	18%	0%	\$3,839	\$0
Alaska	138%	138%	\$36,790	\$21,528
Arizona	138%	138%	\$29,435	\$17,236
Arkansas	138%	138%	\$29,435	\$17,236
California	138%	138%	\$29,435	\$17,236
Colorado	138%	138%	\$29,435	\$17,236
Connecticut	155%	138%	\$33,061	\$17,236
Delaware	138%	138%	\$29,435	\$17,236
District of Columbia <sup>2</sup>	221%	215%	\$47,139	\$26,853
Florida	32%	0%	\$6,825	\$0
Georgia	35%	0%	\$7,465	\$0
Hawaii <sup>2</sup>	138%	138%	\$33,865	\$19,844
Idaho <sup>3</sup>	25%	0%	\$5,332	\$0
Illinois <sup>4</sup>	138%	138%	\$29,435	\$17,236
Indiana <sup>5</sup>	139%	139%	\$29,648	\$17,361
Iowa	138%	138%	\$29,435	\$17,236
Kansas	38%	0%	\$8,105	\$0
Kentucky	138%	138%	\$29,435	\$17,236
Louisiana	138%	138%	\$29,435	\$17,236
Maine <sup>6</sup>	138%	138%	\$29,435	\$17,236
Maryland	138%	138%	\$29,435	\$17,236
Massachusetts <sup>2,7</sup>	138%	138%	\$29,435	\$17,236
Michigan	138%	138%	\$29,435	\$17,236
Minnesota <sup>9</sup>	138%	138%	\$29,435	\$17,236
Mississippi	26%	0%	\$5,545	\$0
Missouri	21%	0%	\$4,479	\$0
Montana <sup>8</sup>	138%	138%	\$29,435	\$17,236
Nebraska <sup>10</sup>	63%	0%	\$13,437	\$0
Nevada	138%	138%	\$29,435	\$17,236
New Hampshire	138%	138%	\$29,435	\$17,236
New Jersey	138%	138%	\$29,435	\$17,236
New Mexico <sup>2</sup>	138%	138%	\$29,435	\$17,236
New York <sup>2,9</sup>	138%	138%	\$29,435	\$17,236
North Carolina	42%	0%	\$8,958	\$0
North Dakota	138%	138%	\$29,435	\$17,236
Ohio	138%	138%	\$29,435	\$17,236
Oklahoma <sup>11</sup>	42%	0%	\$8,958	\$0
Oregon	138%	138%	\$29,435	\$17,236
Pennsylvania <sup>2</sup>	138%	138%	\$29,435	\$17,236
Rhode Island	138%	138%	\$29,435	\$17,236
South Carolina	67%	0%	\$14,291	\$0
South Dakota	49%	0%	\$10,451	\$0
Tennessee	95%	0%	\$20,263	\$0
Texas <sup>12</sup>	17%	0%	\$3,626	\$0
Utah <sup>13</sup>	60%	0%	\$12,798	\$0
Vermont <sup>14</sup>	138%	138%	\$29,435	\$17,236
Virginia <sup>6,15</sup>	138%	138%	\$29,435	\$17,236
Washington	138%	138%	\$29,435	\$17,236
West Virginia	138%	138%	\$29,435	\$17,236
Wisconsin <sup>16</sup>	100%	100%	\$21,330	\$12,490
Wyoming	54%	0%	\$11,518	\$0

SOURCE: Based on a national survey conducted by KFF with the Georgetown University Center for Children and Families, 2019.

Table presents rules in effect as of January 1, 2019.

## Table 3 Notes

1. January 2019 income limits reflect Modified Adjusted Gross Income (MAGI)-converted income standards and include a disregard equal to five percentage points of the Federal Poverty Level (FPL) applied to the highest eligibility limit for the group. In some states, eligibility limits for Section 1931 parents are based on a dollar threshold. The values listed represent the truncated FPL equivalents calculated from these dollar limits. Eligibility levels for parents are presented as a percentage of the 2019 FPL for a family of three, which is \$21,330. Eligibility limits for other adults are presented as a percentage of the 2019 FPL for an individual, which is \$12,490.
2. The District of Columbia, Hawaii, Massachusetts, New Mexico, New York, and Pennsylvania cover some income-eligible adults who are not otherwise eligible due to immigration status using state-only funds. Oregon began providing reproductive health benefits regardless of immigration status as of January 1, 2018.
3. Idaho voters approved a ballot measure in November 2018 that requires the state to submit a state plan amendment to CMS to implement the Medicaid expansion. The expansion has not yet been implemented as of January 2019.
4. Parents have been covered in Illinois in an optional group under Title XIX up to 133% FPL from July 2012 to January 2014.
5. Indiana uses a state-specific income disregard that is equal to five percent of the highest income eligibility threshold for the group.
6. Maine and Virginia began coverage for expansion adults in January 2019.
7. Massachusetts provides subsidies for Marketplace coverage for parents and childless adults with incomes up to 300% through its Connector Care program. The state's Section 1115 waiver also authorizes MassHealth coverage for HIV-positive individuals with incomes up to 200% FPL, uninsured individuals with breast or cervical cancer with incomes up to 250% FPL, and individuals who work for a small employer and purchase employer-sponsored insurance (ESI) with incomes up to 300% FPL, as well as coverage through MassHealth CommonHealth for adults with disabilities with no income limit, provided that they have either met a one-time deductible or are working disabled adults.
8. Minnesota and New York have implemented Basic Health Programs (BHPs) established by the Affordable Care Act (ACA) for adults with incomes between 138%-200% FPL.
9. In Montana, the Medicaid expansion to adults will end at the end of June 2019 in the absence of state legislative action.
10. Nebraska voters approved a ballot measure on November 6, 2018 to expand Medicaid coverage to low-income adults. The initiative requires the state to file all paperwork to the federal government by April 1, 2019.
11. In Oklahoma, individuals without a qualifying employer with incomes up to 100% FPL are eligible for more limited subsidized insurance through the Insure Oklahoma Section 1115 waiver program. Individuals working for certain qualified employers with incomes at or below 222% FPL are eligible for premium assistance for employer-sponsored insurance.

12. In Texas, the income limit for parents and other caretaker relatives is based on monthly dollar amounts which differ depending on family size and whether there is one or two-parents in the family. The eligibility level shown is for a single parent household and a family size of three.
13. In November 2018, Utah voters approved a ballot initiative to expand Medicaid under the ACA. It has not been implemented as of January 2019. Certain adults with incomes up to 100% FPL continue to be eligible for coverage of primary care services under the Primary Care Network Section 1115 waiver program in Utah. Enrollment is opened periodically when there is capacity to accept new enrollees.
14. Vermont also provides a 1.5% reduction in the federal applicable percentage of the share of premium costs for individuals who qualify for advance premium tax credits to purchase Marketplace coverage with income up to 300% FPL.
15. In Virginia, eligibility levels for 1931 parents vary by region. The value shown is the eligibility level for Region 2, the most populous region.
16. Wisconsin covers adults up to 100% FPL in Medicaid but did not adopt the ACA Medicaid expansion.

## Endnotes

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<sup>1</sup> Tricia Brooks, et. al., *Medicaid and CHIP Eligibility, Enrollment, Renewal, and Cost Sharing Policies as of January 2019: Findings from a 50-State Survey*, (Washington, DC: Kaiser Family Foundation, January 2019), available at <https://www.kff.org/medicaid/report/medicaid-and-chip-eligibility-enrollment-renewal-and-cost-sharing-policies-as-of-january-2019-findings-from-a-50-state-survey/>.

<sup>2</sup> Oklahoma and Utah provide more limited coverage to some childless adults under Section 1115 waiver authority.

<sup>3</sup> Rachel Garfield, Kendal Orgera, and Anthony Damico, *The Coverage Gap: Uninsured Poor Adults in States that do not Expand Medicaid*, (Washington, DC: Kaiser Family Foundation, March 2019), available at <https://www.kff.org/uninsured/issue-brief/the-coverage-gap-uninsured-poor-adults-in-states-that-do-not-expand-medicaid/>.