

Table 16: Disenrollment Policies for Non-Payment of Premiums in Children's Coverage, January 2019

State	Grace Period (Amount of Time) Before a Child Loses Coverage for Nonpayment ¹	Lockout Period in Separate CHIP Program ²
Monthly Payments (24 states)		
Arizona	60 days	2 months
California	60 Days	N/A (M-CHIP)
Connecticut ³	Until Renewal	None
Delaware	60 days	None
Florida	1 month	1 month
Georgia	60 days	None
Idaho ³	Until renewal	None
Illinois	60 days	None
Indiana	60 days	90 days
Iowa	44 days	None
Kansas	60 days	90 days
Louisiana	30 days	90 days
Maine ⁴	12 Months	90 days
Maryland	60 Days	N/A (M-CHIP)
Massachusetts ⁵	60 days	90 days
Michigan	60 days	N/A (M-CHIP)
Missouri ⁶	30 days	90 days
New Jersey	60 days	90 days
New York	30 days	None
Pennsylvania	90 days	90 days
Vermont ³	Until Renewal	N/A (M-CHIP)
Washington	90 days	90 days
West Virginia ³	Until Renewal	None
Wisconsin	60 days	90 days
Quarterly Payments (2 states)		
Nevada	60 days	90 days
Utah	30 days	90 days
Annual Payments (4 states)		
Alabama ⁷	--	--
Colorado ⁸	--	--
North Carolina ⁹	--	--
Texas ¹⁰	--	--
No Premiums or Enrollment Fees (21 states)		
Alaska	--	--
Arkansas	--	--
District of Columbia	--	--
Hawaii	--	--
Kentucky	--	--
Minnesota	--	--
Mississippi	--	--
Montana	--	--
Nebraska	--	--
New Hampshire	--	--
New Mexico	--	--
North Dakota	--	--
Ohio	--	--
Oklahoma	--	--
Oregon	--	--
Rhode Island	--	--
South Carolina	--	--
South Dakota	--	--
Tennessee	--	--
Virginia	--	--
Wyoming	--	--

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 16 Notes

1. This column indicates the grace period for payment of Medicaid or CHIP premiums before a child is disenrolled from coverage. If premiums are charged in Medicaid, a state must provide a 60-day grace period. States must provide a minimum 30-day premium payment grace period in CHIP before canceling a child's coverage. States that charge an annual enrollment fee may require prepayment as a condition of enrollment.
2. A lockout period is an amount of time during which the disenrolled child is prohibited from returning to the CHIP program. Lockouts are not permitted in Medicaid, and the Affordable Care Act (ACA) limited lockout periods in CHIP to no more than 90 days. N/A (M-CHIP) responses indicate that the state does not provide a separate CHIP program for uninsured children.
3. Connecticut, Idaho, Vermont, and West Virginia do not disenroll children for unpaid premiums in CHIP. Renewal is considered a new application, and families need to pay the initial month to continue coverage at renewal. Vermont is not currently disenrolling children for unpaid premiums due to system limitations.
4. In Maine, for each month there is an unpaid premium, there is a month of ineligibility up to a maximum of three months. The penalty period begins in the first month following the enrollment period in which the premium was overdue. For example, if a family does not pay the last two months of premiums, they will have a two-month penalty. If they do not pay three or more months, they will have a three-month lockout period.
5. In Massachusetts, if the premium payment is not paid within 60 days of the due date, a final notice is sent giving the family 15 days to pay before the case is closed. After the 90-day lockout period children may re-enroll for prospective coverage without paying the past due premiums. Children may re-enroll for prospective coverage during the 90-day lockout period if the past due premiums are paid, if a payment plan is set up, or if the family is determined eligible for a premium waiver. Premiums that are more than 24 months overdue are waived.
6. In Missouri, only children in families with incomes above 225% FPL are subject to the lockout period.
7. Alabama's annual enrollment fee is not required before a child enrolls in coverage, nor is a child disenrolled for non-payment in the first year. Following the annual renewal, families have 30 days to pay the annual enrollment fee; after that time they will be disenrolled for non-payment.
8. Colorado's annual enrollment fee is required before a child enrolls in coverage. Applications remain pending until the enrollment fee is paid. Once individuals pay the enrollment fee, their eligibility is effective retroactively to the first of the month of application.
9. In North Carolina, families have 12 days to pay the annual enrollment fee. They may request an additional 12 days before disenrollment.
10. In Texas, children who renew coverage are given 30 days to pay the annual enrollment fee.