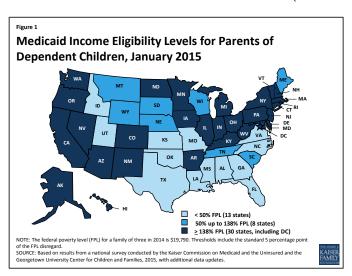
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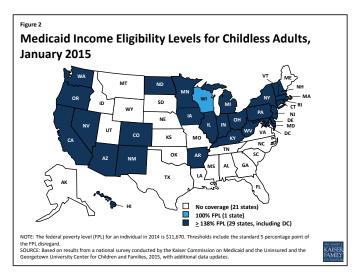
## Where Are States Today? Medicaid and CHIP Eligibility Levels for Adults, Children, and Pregnant Women as of January 2015

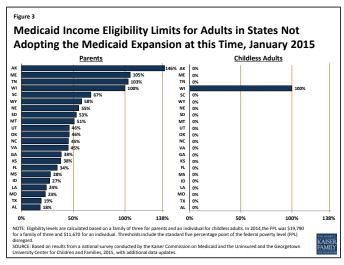
This fact sheet provides an overview of eligibility levels for parents, other non-disabled adults, children, and pregnant women in Medicaid and CHIP as of January 2015, one year after key Medicaid provisions in the Affordable Care Act (ACA) took effect. The findings highlight Medicaid's expanded role for low-income adults under the ACA and its continued role as a primary source of coverage for children and pregnant women. State-specific data is available in Tables 1-3.

As of January 2015, 29 states set their Medicaid income eligibility levels for parents and other adults to at least 138% FPL, reflecting their adoption of the ACA Medicaid expansion (Figures 1 and 2, Table 1-1A). As enacted, the ACA expanded Medicaid eligibility to adults with incomes at or below 138% of the federal poverty level (FPL) (\$27,310 for a family of three in 2014), although this provision was effectively made a state option by the Supreme Court's 2012 ruling on the constitutionality of the ACA. As of January 2015, eligibility levels for parents and other adults are at or above 138% FPL in the 29 states that have adopted the Medicaid expansion. Two expansion states extend Medicaid income eligibility limits for parents and/or other adults above the ACA minimum levels (DC at 221% FPL and CT at 201% FPL).

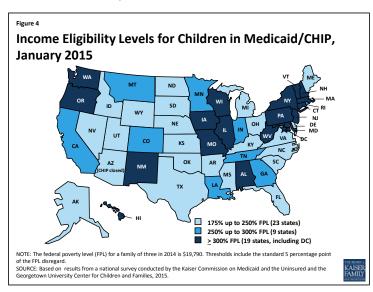


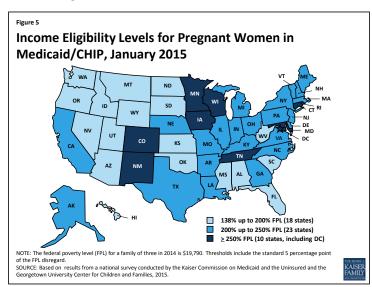
In the 22 states that have not adopted the Medicaid expansion, the median income eligibility limit for parents is 46% FPL, and, with only one exception, childless adults are ineligible for Medicaid (Figure 3). As of January 2015, 13 states limit parent eligibility to less than half of the poverty level, and only four of the non-expansion states (AK, ME, TN, and WI) extend eligibility to parents at or above poverty. Wisconsin is the only non-expansion state that provides full Medicaid to any childless adults, although eligibility at 100% FPL remains below the expansion level. 1 In the other nonexpansion states, parents and other adults with incomes above Medicaid eligibility limits but below 100% FPL fall into a coverage gap; they are ineligible for Medicaid but do not earn enough to qualify for the premium tax credits for Marketplace coverage, which are not available to those with incomes below 100% FPL. Nearly four million uninsured adults are in this coverage gap.<sup>2</sup>





Medicaid and CHIP coverage for children and pregnant women remains considerably higher than adult coverage across all states. As of January 2015, 28 states cover children with family incomes at or above 250% FPL, with 19 extending coverage to 300% FPL or higher (Figure 4, Table 2 -2A). Only two states (ID and ND) limit children's eligibility to below 200% FPL. Underlying these upper limits, eligibility levels reflect the ACA's new minimum Medicaid eligibility level of 138% FPL for children of all ages, which resulted in the shift of older children (ages 6 up to 19) with incomes between 100% and 138% FPL from CHIP to Medicaid in some states as of January 2014. With the exception of Arizona, CHIP enrollment is open in all states. The ACA established protections that prohibit states from applying any restrictions in eligibility or enrollment for children through September 2019. Most states extend coverage to pregnant women beyond federal minimums through Medicaid and CHIP. Prior to the ACA, states were required to cover pregnant women in Medicaid to at least 133% FPL. As of January 2015, nearly two-thirds of states (33) cover pregnant women at or above 200% FPL, including ten states that cover pregnant women with family incomes at or above 250% FPL in Medicaid and CHIP (Figure 5, Table 3-3A).





In sum, one year after the launch of major Medicaid provisions of the ACA, as expected Medicaid's role has increased for low-income adults in the 29 states that have adopted the Medicaid expansion. However, eligibility levels for adults remain low in states that have not adopted at this time, resulting in gaps in coverage. There is no deadline by which states must adopt the Medicaid expansion to low-income adults although the full federal financing phases down and debate continues in several states. The ACA protects eligibility levels in Medicaid and CHIP through 2019 but funding for CHIP will not extend beyond September 2015 without congressional action. As a result, state decisions to take up the Medicaid expansion will determine the future scope of coverage for adults while congressional action on CHIP will shape children's coverage over the next years.

Oklahoma and Utah provide more limited coverage to some childless adults under Section 1115 waiver authority.

<sup>&</sup>lt;sup>2</sup> For more information, see: R. Garfield, et al., "The Coverage Gap: Uninsured Poor Adults in State that Do Not Expand Medicaid – An Update," Kaiser Family Foundation, November 2014.

Table 1

Adult Income Eligibility Limits as a Percent of the Federal Poverty Level<sup>1,2</sup>

January 2015

State	Parents of Dependent Children (in	
A DODTING THE MEDIC	a family of three)	(for an individual)
	AID EXPANSION IN 2015 (29 states, in	
Median	138%	138%
Arizona	138%	138%
Arkansas	138%	138%
California	138%	138%
Colorado	138%	138%
Connecticut	201%	138%
Delaware	138%	138%
District of Columbia	221%	215%
Hawaii	138%	138%
Illinois	138%	138%
Indiana	138%	138%
lowa	138%	138%
Kentucky	138%	138%
Maryland	138%	138%
Massachusetts <sup>3</sup>	138%	138%
Michigan	138%	138%
Minnesota <sup>4</sup>	138%	138%
Nevada	138%	138%
New Hampshire	138%	138%
New Jersey	138%	138%
New Mexico	138%	138%
New York	138%	138%
North Dakota	138%	138%
Ohio	138%	138%
Oregon	138%	138%
Pennsylvania	138%	138%
Rhode Island	138%	138%
Vermont <sup>5</sup>	138%	138%
Washington	138%	138%
West Virginia	138%	138%
	EDICAID EXPANSION AT THIS TIME (2:	
Median	46%	0%
Alabama	18%	0%
Alaska	146%	0%
Florida	34%	0%
Georgia	38%	0%
Idaho	27%	0%
Kansas	38%	0%
Louisiana	24%	0%
Maine	105%	0%
Mississippi	28%	0%
Missouri	23%	0%
Montana	51%	0%
Nebraska	55%	0%
North Carolina	45%	0%
Oklahoma <sup>6</sup>		
	46%	0%
South Carolina	67%	0%
South Dakota	53%	0%
Tennessee -	103%	0%
Texas	19%	0%
Utah <sup>7</sup>	46%	0%
Virginia	45%	0%
Wisconsin <sup>8</sup>	100%	100%
Wyoming	58%	0%

SOURCE: Based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured with the Georgetown University Center for Children and Families, 2015, with additional data updates.

Table 1A
Adult Income Eligibility Limits Based on Annual Income<sup>1,2</sup>
January 2015

State	ependent Children (in mily of three)	Childless Adults (for an individual)				
ADOPTING THE MEDIC			aividuai)			
Median	\$ 27,310	\$	16,104			
Arizona	\$ 27,310	\$	16,104			
Arkansas	\$ 27,310	\$	16,104			
California	\$ 27,310	\$	16,104			
Colorado	\$ 27,310	\$	16,104			
Connecticut	\$ 39,777	\$	16,104			
Delaware	\$ 27,310	\$	16,104			
District of Columbia	\$ 43,735	\$	25,090			
Hawaii	\$ 31,408	\$	18,519			
Illinois	\$ 27,310	\$	16,104			
Indiana	\$ 27,310	\$	16,104			
lowa	\$ 27,310	\$	16,104			
Kentucky	\$ 27,310	\$	16,104			
Maryland	\$ 27,310	\$	16,104			
Massachusetts <sup>3</sup>	\$ 27,310	\$	16,104			
Michigan	\$ 27,310	\$	16,104			
Minnesota <sup>4</sup>	\$ 27,310	\$	16,104			
Nevada	\$ 27,310	\$	16,104			
New Hampshire	\$ 27,310	\$	16,104			
New Jersey	\$ 27,310	\$	16,104			
New Mexico	\$ 27,310	\$	16,104			
New York	27,310	\$	16,104			
North Dakota	\$ 27,310	\$	16,104			
Ohio	\$ 27,310	\$	16,104			
Oregon	\$ 27,310	\$	16,104			
Pennsylvania	\$ 27,310	\$	16,104			
Rhode Island	\$ 27,310	\$	16,104			
Vermont <sup>5</sup>	\$ 27,310	\$	16,104			
Washington	\$ 27,310	\$	16,104			
West Virginia	\$ 27,310	\$	16,104			
NOT ADOPTING THE M						
Median	\$ 8,999	\$	-			
Alabama	\$ 3,562	\$	-			
Alaska	\$ 36,085	\$	-			
Florida	\$ 6,821	\$	-			
Georgia	\$ 7,601	\$	-			
Idaho	\$ 5,369	\$	-			
Kansas	\$ 7,520	\$	-			
Louisiana	\$ 4,749	\$	-			
Maine	\$ 20,779	\$	-			
Mississippi	\$ 5,597	\$	-			
Missouri	\$ 4,601	\$	-			
Montana	\$ 10,121	\$	-			
Nebraska	\$ 10,853	\$	-			
North Carolina	\$ 8,993	\$	-			
Oklahoma <sup>6</sup>	\$ 9,005	\$	-			
South Carolina	\$ 13,259	\$	-			
South Dakota	\$ 10,541	\$	-			
Tennessee	\$ 20,321	\$	-			
Texas	\$ 3,749	\$	-			
Utah <sup>7</sup>	\$ 9,125	\$	-			
Virginia	\$ 8,909	\$	-			
	,					
Wisconsin <sup>8</sup>	\$ 19,790	\$	11,670			

SOURCE: Based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured with the Georgetown University Center for Children and Families, 2015, with additional data updates.

Table presents rules in effect as of January 2015.

## TABLE 1 AND 1A NOTES

- 1. Eligibility levels are based on 2014 federal poverty levels (FPLs). The FPL for a family of three in 2014 was \$19,790. The FPL for an individual in 2014 was \$11,670. January 2015 income limits reflect MAGI-converted income standards, and include a disregard equal to five percentage points of the FPL. In some states, eligibility limits for Section 1931 parents are based on a dollar threshold, and values listed represent the FPL equivalents calculated from these dollar limits.
- 2. This table reflects state decisions on the Medicaid expansion under the ACA. As of January 2015, 28 states (AZ, AR, CA, CO, CT, DE, HI, IL, IN, IA, KY, MA, MD, MI, MN, ND, NH, NJ, NM, NV, NY, OH, OR, PA, RI, VT, WA, and WV) and DC had adopted the Medicaid expansion. For more information, see Kaiser Family Foundation, "Status of State Action on the Medicaid Expansion Decision" available at: <a href="http://kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/">http://kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/</a>. Arkansas, Indiana, Iowa, Michigan, and Pennsylvania have approved Section 1115 waivers for their Medicaid expansions.
- 3. Massachusetts also provides subsidies to parents and childless adults with incomes above 133% FPL and up to 300% FPL to purchase Marketplace coverage through its ConnectorCare program. In addition, HIV positive individuals with incomes between 133% and 200% FPL, uninsured individuals with breast or cervical cancer with incomes between 133% and 250% FPL, and individuals who work for a small employer and purchase ESI are eligible for coverage or premium assistance through MassHealth (Medicaid).
- 4. Minnesota received approval to implement a Basic Health Program (BHP) established by the ACA in December 2014 and transferred coverage for Medicaid enrollees with incomes between 138 and 200% FPL to the BHP as of January 2015.
- 5. Vermont 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 incomes up to 300% FPL.
- 6. In Oklahoma, individuals without a qualifying employer with incomes up to 100% FPL are eligible for more limited subsidized insurance though the Insure Oklahoma Section 1115 waiver program. Individuals working for certain qualified employers with incomes at or below 200% FPL are eligible for premium assistance for employer-sponsored insurance.
- 7. In Utah, adults with incomes up to 150% FPL are eligible for coverage of primary care services under the Primary Care Network Section 1115 waiver program; enrollment is closed. The state also provides premium assistance for employer-sponsored coverage to working adults with incomes up to 200% FPL under the Utah Premium Partnership (UPP) Health Insurance Section 1115 waiver program.
- 8. Wisconsin amended its Medicaid state plan and existing Section 1115 waiver to cover adults up to 100% FPL in Medicaid but did not adopt the ACA Medicaid expansion.

Table 2 Children's Health Coverage Income Eligibility Limits as a Percent of the Federal Poverty Level (FPL)<sup>1</sup> January 2015

		Medicaid	for Infants	Medicaid	for Children	Medicaid fo	Separate CHIP	
	Upper Income	Ages	6 <b>0-1</b> <sup>2</sup>	Age	s 1-5 <sup>2</sup>	Ages	Ages 0-18 <sup>3</sup>	
State	Limit	Medicaid	CHIP	Medicaid	CHIP	Medicaid	CHIP	(Percent of the
		(Title XIX)	(Title XXI)	(Title XIX)	(Title XXI)	(Title XIX)	(Title XXI)	FPL)
Median	255%	Funding 197%	Funding 218%	Funding 148%	Funding 216%	Funding 120%	Funding 155%	255%
Alabama	317%	146%	21070	146%	21070	105%	146%	317%
Alaska <sup>5</sup>	208%	182%	208%	182%	208%	182%	208%	
Arizona <sup>4</sup>	200% (closed)	152%		146%		109%	138%	200% (closed)
Arkansas <sup>5</sup>	216%	147%	216%	147%	216%	112%	216%	,
California <sup>5,6</sup>	266%	213%	266%	147%	266%	138%	266%	
Colorado	265%	147%		147%		113%	147%	265%
Connecticut	323%	201%		201%		201%		323%
Delaware <sup>5</sup>	217%	199%	217%	147%		105%	138%	217%
District of Columbia <sup>5,7</sup>	324%	211%	324%	151%	324%	117%	324%	
Florida <sup>5,8,9</sup>	215%	197%	211%	145%		117%	138%	215%
Georgia <sup>10</sup>	252%	210%		154%		118%	138%	252%
Hawaii <sup>5</sup>	313%	196%	313%	144%	313%	138%	313%	
Idaho <sup>5</sup>	190%	147%		147%		138%	155%	190%
Illinois <sup>5,11</sup>	318%	147%		113%	147%	113%	147%	318%
Indiana <sup>5</sup>	255%	213%		146%	163%	111%	163%	255%
Iowa <sup>5,8</sup>	380%	245%	380%	172%		127%	172%	307%
Kansas <sup>12</sup>	247%	171%		154%		118%	138%	247%
Kentucky⁵	218%	200%		147%	164%	147%	164%	218%
Louisiana <sup>5,13</sup>	255%	147%	217%	147%	217%	147%	217%	255%
Maine <sup>5,14</sup>	213%	196%		162%		162%		213%
Maryland <sup>5</sup>	322%	199%	322%	138%	322%	138%	322%	
Massachusetts <sup>5</sup>	305%	190%	205%	138%	155%	119%	155%	305%
Michigan <sup>16</sup>	217%	200%	20370	148%	165%	115%	165%	217%
Minnesota <sup>5,15</sup>	288%	280%	288%	280%	103/0	280%	10370	21770
Mississippi	214%	199%	20070	148%		112%	138%	214%
Missouri <sup>5</sup>	305%	201%		153%		153%	155%	305%
Montana <sup>5</sup>	266%	148%		148%		148%		266%
Nebraska <sup>5</sup>	218%	167%	218%	150%	218%	138%	218%	20070
Nevada	205%	165%	21070	165%	220,0	127%	138%	205%
New Hampshire <sup>5</sup>	323%	201%	323%	201%	323%	201%	323%	
New Jersey <sup>5</sup>	355%	199%		147%		112%	147%	355%
New Mexico <sup>5</sup>	305%	245%	305%	245%	305%	195%	245%	
New York <sup>5</sup>	405%	223%		154%		115%	154%	405%
North Carolina <sup>5</sup>	216%	199%	215%	146%	215%	112%	138%	216%
North Dakota	175%	152%		152%		116%	138%	175%
Ohio <sup>5</sup>	211%	161%	211%	161%	211%	161%	211%	
Oklahoma <sup>5</sup>	210%	174%	210%	156%	210%	120%	210%	
Oregon <sup>16</sup>	305%	190%		138%		105%	138%	305%
Pennsylvania	319%	220%		162%		124%	138%	319%
Rhode Island <sup>5</sup>	266%	195%	266%	147%	266%	114%	266%	
South Carolina <sup>5</sup>	213%	199%	213%	148%	213%	138%	213%	
South Dakota <sup>5</sup>	209%	152%	187%	145%	187%	116%	187%	209%
Tennessee <sup>17</sup>	255%	200%		147%		138%		255%
Texas	206%	203%		149%		114%	138%	206%
Utah	205%	144%		144%		110%	138%	205%
Vermont <sup>5</sup>	317%	242%	317%	242%	317%	242%	317%	
Virginia <sup>5</sup>	205%	148%		148%		114%	148%	205%
Washington	317%	215%		215%		215%		317%
West Virginia	305%	163%		146%		113%	138%	305%
Wisconsin <sup>5,8</sup>	306%	306%		191%		138%	156%	306%
Wyoming	205%	159%		159%	ad with the Georg	124%	138%	205%

SOURCE: Based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured with the Georgetown University Center for Children and Families, 2015.

Table presents rules in effect as of January 2015.

Table 2A
Children's Health Coverage Income Eligibility Limits Based on Annual Income<sup>1</sup>
January 2015

			Medicaid for Infants Ages 0-1 <sup>2</sup>				Medicaid for Children Ages 1-5 <sup>2</sup>				Medicaid for Children Ages 6-18 <sup>2</sup>				Separate CHIP	
State		Upper Income Limit		Ages ( Medicaid (Title XIX) Funding		CHIP (Title XXI) Funding		Medicaid (Title XIX) Funding		CHIP (Title XXI) Funding		Medicaid (Title XIX) Funding		CHIP (Title XXI) Funding		ages 0-18 <sup>3</sup> rcent of the FPL)
Median	\$	50,961	\$	39,382	\$	47,300	\$	29,289	\$		\$	23,748	\$	30,674	\$	50,464
Alabama	\$	62,734	\$	28,893	Ė	<u> </u>	\$	28,893	Ė		\$	20,779	\$	28,893	\$	62,734
Alaska <sup>5</sup>	\$	51,459	\$	45,026	\$	51,459	\$	45,026	\$	51,459	\$	45,026	\$	51,459		
Arizona <sup>4</sup>	\$39,58	30 (closed)	\$	30,080			\$	28,893			\$	21,571	\$	27,310	\$39	,580 (closed)
Arkansas <sup>5</sup>	\$	42,746	\$	29,091	\$	42,746	\$	29,091	\$	42,746	\$	22,164	\$	42,746		
California <sup>5,6</sup>	\$	52,641	\$	42,152	\$	52,641	\$	29,091	\$	52,641	\$	27,310	\$	52,641		
Colorado	\$	52,443	\$	29,091			\$	29,091			\$	22,362	\$	29,091	\$	52,443
Connecticut	\$	63,921	\$	39,777			\$	39,777			\$	39,777			\$	63,921
Delaware <sup>5</sup>	\$	42,944	\$	39,382	\$	42,944	\$	29,091			\$	20,779	\$	27,310	\$	42,944
District of Columbia <sup>5,7</sup>	\$	64,119	\$	41,756	\$	64,119	\$	29,882	\$	64,119	\$	23,154	\$	64,119		
Florida <sup>5,8,9</sup>	\$	42,548	\$	38,986	\$	41,756	\$	28,695			\$	23,154	\$	27,310	\$	42,548
Georgia <sup>10</sup>	\$	49,870	\$	41,559			\$	30,476			\$	23,352	\$	27,310	\$	49,870
Hawaii <sup>5</sup>	\$	71,238	\$	44,609	\$	71,238	\$	32,774	Ś	71,238	\$	31,408	\$	71,238		•
Idaho <sup>5</sup>	\$	37,601	\$	29,091		,	\$	29,091	Ė	,	\$	27,310	\$	30,674	\$	37,601
Illinois <sup>5,11</sup>	\$	62,932	\$	29,091			\$	22,362	Ś	29,091	\$	22,362	\$	29,091	\$	62,932
Indiana <sup>5</sup>	\$	50,464		42,152			\$	28,893			\$	21,966	\$	32,257		50,464
Iowa <sup>5,8</sup>	\$	75,202	\$	48,485	\$	75,202	\$	34,038	Υ.	32,237	\$	25,133	\$	34,038		60,755
Kansas <sup>12</sup>	\$	48,881	\$	33,840	7	73,202	\$	30,476			\$	23,352	\$	27,310		48,881
Kentucky <sup>5</sup>	\$	43,142	\$	39,580			\$	29,091	¢	32,455	\$	29,091	\$	32,455		43,142
Louisiana <sup>5,13</sup>	\$	50,464	\$	29,091	ċ	42,944	\$	29,091			\$	29,091		42,944		50,464
Maine <sup>5,14</sup>	\$	42,152	\$	38,788	Ą	42,344	\$	32,059	Ą	42,344	\$	32,059	٦	42,344	\$	42,152
					ċ	62 722		•	¢	62 722	-		ċ	62 722	Ş	42,132
Maryland <sup>5</sup>	\$	63,723		39,382		63,723	\$	27,310		•		27,310	\$	63,723	_	60.250
Massachusetts <sup>5</sup>	\$	60,359	\$	37,601	<b>\$</b>	40,569	\$	27,310		•	\$	23,550	\$	30,674		60,359
Michigan <sup>16</sup>	\$	42,944		39,580	_	= = = = =	\$	29,289	\$	32,653			\$	32,653	\$	42,944
Minnesota <sup>5,15</sup>	\$	56,995	\$	55,412	\$	56,995	\$	55,412			\$	55,412	۸.	27 240	<u>خ</u>	42.250
Mississippi Missouri <sup>5</sup>	\$	42,350	-	39,382			\$	29,289			\$	22,164	\$	27,310		42,350
	\$	60,359	\$	39,777			\$	30,278			\$	30,278	\$	30,674	\$	60,359
Montana <sup>5</sup>	\$	52,641	\$	29,289	,	42.442		29,289	۲.	42.442		29,289	,	42 442	\$	52,641
Nebraska <sup>5</sup>	\$	43,142	\$	33,049	Ş	43,142	\$	29,685	Ş	43,142	\$	27,310		43,142	\$	40 560
Nevada	\$ \$	40,569 63,921	\$ \$	32,653 39,777	ċ	63,921	\$	32,653 39,777	ċ	63,921	\$ \$	25,133 39,777	\$ \$	27,310	Ş	40,569
New Hampshire <sup>5</sup>			\$		Ş	05,921		•	Ş	05,921	-			63,921	\$	70.254
New Jersey <sup>5</sup>	\$	70,254 60,359		39,382 48,485	Ļ	60.350	\$	29,091 48,485	Ċ	60.350	\$	22,164 38,590	\$	29,091	Ş	70,254
New Mexico <sup>5</sup>	\$	,	\$	•	Ş	60,359	\$	· · · · · ·	Ş	60,359	\$			48,485	,	00 140
New York <sup>5</sup>	\$	80,149		44,131	,	42.540	\$	30,476	۲.	42.540	\$	22,758		30,476		80,149
North Carolina⁵ North Dakota	\$	42,746		39,382	<b>\$</b>	42,548	\$	28,893 30,080	\$	42,548		22,164 22,956		27,310		42,746
Ohio <sup>5</sup>	\$	34,632 41,756		30,080 31,861	ċ	41,756		31,861	ċ	41,756	\$ \$	31,861		27,310 41,756		34,632
Oklahoma <sup>5</sup>	\$	41,750		34,434		41,750	\$	30,872				23,748		41,559		
Oregon <sup>16</sup>	\$	60,359		37,601	Ą	41,333	\$	27,310	Ą	41,333	\$	20,779		27,310	\$	60,359
							\$				\$					
Pennsylvania	\$	63,130		43,538	,	F2 C44		32,059	۲.	F2 C44		24,539		27,310	\$	63,130
Rhode Island <sup>5</sup>	\$	52,641		38,590		52,641	\$	29,091		•		22,560		52,641		
South Carolina <sup>5</sup>	\$	42,152		39,382		42,152		29,289				27,310		42,152		44.264
South Dakota <sup>5</sup>	\$	41,361		30,080	\$	37,007	\$	28,695	\$	37,007		22,956	\$	37,007		41,361
Tennessee <sup>17</sup>	\$	50,464		39,580			\$	29,091			\$	27,310	,	27.240	\$	50,464
Texas	\$	40,767		40,173			\$	29,487			\$	22,560		27,310		40,767
Utah Vermont <sup>5</sup>	\$	40,569 62,734		28,497 47,891	ċ	62,734	\$	28,497 47,891	ċ	62,734	\$	21,769 47,891		27,310 62,734		40,569
		40,569			ڔ	02,/34			Ç	02,/34						40.500
Virginia <sup>5</sup> Washington	\$	62,734		29,289 42,548			\$	29,289 42,548			\$ \$	22,560 42,548	Ş	29,289	\$	40,569 62,734
West Virginia	\$	60,359		32,257			\$	28,893			\$	22,362	ς.	27,310		60,359
Wisconsin <sup>5,8</sup>	\$	60,557		60,557			\$	37,798			\$	27,310		30,872		60,557
Wyoming	\$	40,569		31,466			\$	31,466			\$	24,539		27,310		40,569

SOURCE: Based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured with the Georgetown University Center for Children and Families,

## TABLE 2 AND 2A NOTES

- 1. Eligibility levels are based on 2014 federal poverty levels (FPLs). The FPL for a family of three in 2014 was \$19,790. January 2015 income limits reflect MAGI-converted income standards and include a disregard equal to five percentage points of the FPL.
- 2. Income eligibility levels listed indicate thresholds for children covered under "regular" Medicaid (Title XIX) for whom the state receives Medicaid matching payments and any children covered by Medicaid for whom the state receives the enhanced CHIP matching payments, including those covered under a CHIP-funded (Title XXI) Medicaid expansion program and older children and teens with family incomes above 100% FPL who were moved from separate CHIP programs into Medicaid as a result of the new minimum Medicaid threshold for children of 138% FPL established by the ACA. 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 provide benefits similar to Medicaid or they may provide 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 until the child's 19th birthday.
- 4. Arizona instituted an enrollment freeze in its CHIP program, KidsCare, on December 21, 2009, prior to the ACA's maintenance of effort requirement. A temporary successor program, KidsCare II, was eliminated on January 31, 2014. Only a few thousand children remain enrolled in the original KidsCare program.
- 5. The states noted operate a CHIP-funded Medicaid expansion program (Title XXI). In AR, CA DE, FL, HI, KY, MD, NE, NH, NJ, NM, OH, OK, SD, and VT, coverage under the Medicaid expansion program is limited to uninsured children. In Massachusetts, the CHIP-funded Medicaid expansion is limited to children who are uninsured at the time of application.
- 6. In California, children with higher income may be eligible for CHIP coverage in certain counties. Infants born to mothers in California's Medi-Cal Access Program for Infants and Pregnant Women (formerly called AIM) program are eligible for CHIP unless they are enrolled in Employer-Sponsored Insurance (ESI) or no-cost Medi-Cal. The income guideline for these infants, through their second birthday, is 322% FPL.
- 7. In the District of Columbia, children between ages 15-18 with incomes up to 63% FPL are covered with Title XIX Medicaid funds; other eligible children in this age group are covered with Title XXI CHIP funds.
- 8. In Florida, Iowa, and Wisconsin, there is no separate CHIP coverage for children younger than age one.
- 9. Florida operates three CHIP-funded separate programs. Healthy Kids covers children ages 5 through 19, as well as younger siblings in some locations; MediKids covers children ages 1 through 4; and the Children's Medical Service Network serves children with special health care needs from birth through age 18.
- 10. In Georgia, infants born to mothers on Medicaid are covered up to 225% FPL; whereas infants born to non-Medicaid mothers are covered up to 210% FPL.
- 11. In Illinois, infants born to non-Medicaid covered mothers are covered up to 147% FPL in Medicaid, and up to 318% FPL under CHIP. Infants born to mothers enrolled in Medicaid coverage are deemed eligible for Medicaid until age 1.
- 12. Kansas covers children in a separate CHIP program up to 250% of the 2008 FPL or approximately 247% of the 2014 FPL.
- 13. In Louisiana, uninsured children ages 6-18 with incomes between 108% and 147% FPL who are covered by Medicaid receive Title XXI CHIP funding. All other children with incomes under 147% FPL are covered with Title XIX Medicaid funds.

- 14. In Maine, children ages 0-1 not born to mothers covered under Medicaid are eligible up to 196% FPL.
- 15. In Minnesota, the infant category under Title XIX-funded Medicaid includes children up to age two with incomes up to 280% FPL. Under CHIP, eligibility for infants is up to 283% FPL.
- 16. Oregon covers children through 305% FPL.
- 17. 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 family income below 200% FPL or are medically eligible.

Table 3

Pregnant Women Income Eligibility Limits as a Percent of the Federal Poverty Level

January 2015

State	Medicaid (Title XIX)	CHIP (Title XXI)	Unborn Child Option <sup>2</sup> (Title XXI)			
Median	200%	258%	213%			
Alabama	146%	236/6	213/0			
Alaska	205%					
Arizona	161%					
Arkansas	214%		214%			
California	213%		322%			
Colorado	200%	265%	322/0			
Connecticut	263%	20376				
Delaware	217%					
District of Columbia	211%	324%				
Florida	196%	32470				
	225%					
Georgia	196%					
Hawaii						
Idaho	138%		2420/			
Illinois	213%		213%			
Indiana	213%					
lowa	380%					
Kansas	171%					
Kentucky	200%					
Louisiana	138%		214%			
Maine	214%					
Maryland	264%					
Massachusetts	205%		205%			
Michigan	200%		200%			
Minnesota	283%		283%			
Mississippi	199%					
Missouri	201%					
Montana	162%					
Nebraska	199%		202%			
Nevada	165%					
New Hampshire	201%					
New Jersey	199%	205%				
New Mexico	255%					
New York	223%					
North Carolina	201%					
North Dakota	152%					
Ohio	205%					
Oklahoma	138%		190%			
Oregon	190%		190%			
Pennsylvania	220%					
Rhode Island	195%	258%	258%			
South Carolina	199%					
South Dakota	138%					
Tennessee	200%		255%			
Texas	203%		207%			
Utah	144%					
Vermont	213%					
Virginia	148%	205%				
Washington	198%	23370	198%			
West Virginia	163%		13070			
Wisconsin	306%		306%			
Wyoming	159%		300/0			

SOURCE: Based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured with the Georgetown University Center for Children and Families, 2015.

Table 3A

Pregnant Women Income Eligibility Limits Based on Annual Income

January 2015

State	Medicaid (Title XIX)			CHIP (Title XXI)	Unborn Child Option <sup>2</sup> (Title XXI)			
Median	\$	39,580	\$	51,058	\$	42,152		
Alabama	\$	28,893						
Alaska	\$	50,717						
Arizona	\$	31,861						
Arkansas	\$	42,350			\$	42,350		
California	\$	42,152			\$	63,723		
Colorado	\$	39,580	\$	52,443				
Connecticut	\$	52,047		,				
Delaware	\$	42,944						
District of Columbia	\$	41,756	\$	64,119				
Florida	\$	38,788		2 1,2 22				
Georgia	\$	44,527						
Hawaii	\$	44,609						
Idaho	\$	27,310						
Illinois	\$	42,152			\$	42,152		
Indiana	\$	42,152			Ą	42,132		
lowa	\$	75,202						
Kansas	\$	33,840						
Kentucky	\$	39,580						
Louisiana					\$	42.250		
	\$	27,310			Ş	42,350		
Maine		42,350						
Maryland	\$	52,245			۲	40.560		
Massachusetts	\$	40,569			\$ \$	40,569		
Michigan Minnesota	\$	39,580 56,005			\$	39,580 56,005		
	\$				Ş	36,003		
Mississippi Missouri	\$	39,382 39,777						
Montana	\$	32,059						
Nebraska	\$	39,382			\$	39,975		
Nevada	\$	32,653			۲	33,313		
New Hampshire	\$	39,777						
New Jersey	\$	39,382	\$	40,569				
New Mexico	\$	50,464	۲	40,303				
New York	\$	44,131						
North Carolina	\$	39,777						
North Dakota	\$	30,080						
Ohio	\$	40,569				27.624		
Oklahoma	\$	27,310			\$	37,601		
Oregon	\$	37,601			\$	37,601		
Pennsylvania	\$	43,538		54.050		54.050		
Rhode Island	\$	38,590	\$	51,058	\$	51,058		
South Carolina	\$	39,382						
South Dakota	\$	27,310			,	FO 454		
Tennessee	\$	39,580			\$	50,464		
Texas	\$	40,173			\$	40,965		
Utah	\$	28,497						
Vermont	\$	42,152	4	40.500				
Virginia	\$	29,289	\$	40,569	۲.	20.404		
Washington	\$	39,184			\$	39,184		
West Virginia	\$	32,257			۸.	CO 557		
Wisconsin	\$	60,557			\$	60,557		
Wyoming	\$	31,466		Modicaid and the Un				

SOURCE: Based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured with the Georgetown University Center for Children and Families, 2015.

## TABLE 3 AND 3A NOTES

1.	Eligibility levels are based on 2014 federal poverty levels (FPLs). The federal poverty level (FPL) for a family of three in 2014 was \$19,790. January 2015 income limits reflect MAGI converted income standards, and include a disregard equal to five percentage points of the FPL.
2.	The unborn child option permits states to consider the fetus a "targeted low-income child" for purposes of CHIP coverage.