

Table 17
Disenrollment Policies for Non-Payment of Premiums in Children's Coverage, January 2017

State	Grace Period (amount of time) Before a Child Loses Coverage for Nonpayment ¹	After Disenrollment for Failure to Pay Premiums:		
		Lock-Out Period in Separate CHIP Program ²	Families Must Reapply for Coverage to Reenroll	Retroactive Reinstatement of Coverage if Family Pays Outstanding Premiums ³
Total		15	17	8
MONTHLY PAYMENTS (24 states)				
Arizona ⁴	60 days	2 months	Y	
California	60 days	N/A (M-CHIP)	Y	N/A (M-CHIP)
Connecticut ⁵	Until Renewal	None	N/A	N/A
Delaware ⁶	60 days	None		
Florida ⁷	30 days	1 month		
Georgia ⁸	60 days	1 month		Y
Idaho ⁵	Until renewal	None	N/A	N/A
Illinois ⁹	60 days	None	Y	Y
Indiana	60 days	90 days	Y	
Iowa	44 days	None	Y	
Kansas	60 days	90 days	Y	
Louisiana ¹⁰	60 days	90 days	Y	Y
Maine ¹¹	12 months	up to 90 days	Y	
Maryland	60 days	N/A (M-CHIP)	Y	N/A (M-CHIP)
Massachusetts ¹²	60 days	90 days		
Michigan	60 days	N/A (M-CHIP)	Y	N/A (M-CHIP)
Missouri ¹³	30 days	90 days	Y	
New Jersey ¹⁴	60 days	90 days		Y
New York ¹⁵	30 days	None	Y	
Pennsylvania ¹⁶	90 days	90 days	Y	Y
Vermont ⁵	Until Renewal	N/A (M-CHIP)	N/A	N/A (M-CHIP)
Washington	90 days	90 days	Y	Y
West Virginia ^{5,17}	Until Renewal	None	N/A	N/A
Wisconsin ¹⁸	60 days	90 days	Y	Y
QUARTERLY PAYMENTS (2 states)				
Nevada ¹⁹	60 days	90 days	Y	
Utah ²⁰	30 days	90 days	Y	Y
ANNUAL PAYMENTS (4 states)				
Alabama ²¹	--	--	--	--
Colorado	--	--	--	--
North Carolina ²²	--	--	--	--
Texas ²³	--	--	--	--
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 the Kaiser Commission on Medicaid and the Uninsured with the Georgetown University Center for Children and Families, 2017. Table presents rules in effect as of January 1, 2017.

TABLE 17 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 cancelling a child's coverage. States that charge an annual enrollment fee may require prepayment as a condition of enrollment.
2. A lock-out period is an amount of time during which the disenrolled child is prohibited from returning to the CHIP program. Lock-outs are not permitted in Medicaid, and the Affordable Care Act (ACA) limited lock-out 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. This column indicates whether the state provides retroactive coverage back to the date when the child was disenrolled if the family pays outstanding premiums. States charging premiums in Medicaid have N/A (M-CHIP) responses because retroactive coverage is required in Medicaid.
4. Arizona changed its lock-out period from 90 days to 60 days upon re-opening its CHIP program in July 2016.
5. 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. Retroactive coverage does not apply because there are no gaps in coverage since a child is not disenrolled until renewal. As such, responses for whether families must reapply and whether the state provides retroactive coverage are indicated as N/A. Vermont is not currently disenrolling children for unpaid premiums due to system limitations.
6. Delaware will reinstate coverage retroactively after outstanding premiums are paid for medically fragile children.
7. In Florida, children are locked out for one month for non-payment of the premium but they do not need to reapply if the child is within the 12-month continuous eligibility period.
8. In Georgia, if a child who is disenrolled for non-payment of premium re-enrolls within 90 days, eligibility must be re-verified but no new application is needed.
9. In Illinois, families who are disenrolled for non-payment of premium are required to reapply unless they return to the program before the end of the month of loss of coverage.
10. In Louisiana, children in the 12-month continuous eligibility period do not need to reapply for coverage.
11. 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 lock-out period. Families can re-enroll if they pay back-owed premiums.
12. In Massachusetts, families must reapply for coverage if their application is more than 12 months old. Premiums that are more than 24 months overdue are waived. After the 90-day lock-out 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 lock-out 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.
13. In Missouri, only children in families with incomes above 225% of the federal poverty level (FPL) are subject to the lock-out period.
14. In New Jersey, families have 60 days before they must reapply to re-enroll in coverage after being disenrolled. In January 2016, New Jersey implemented retroactive coverage if a family repays outstanding premiums in CHIP within 60 days.
15. In New York, if the family pays the premium within 30 days of cancellation they do not need to reapply for coverage. New York allows retroactive reinstatement on a case-by-case basis.

16. In Pennsylvania, if the family pays past due premiums prior to the end of the renewal period, they do not have to reapply for coverage.
17. In West Virginia, children are not disenrolled for non-payment of premiums, but past due amounts are subject to third-party collections after 120 days. As such, the response is marked with an N/A.
18. In Wisconsin, only families that reapply within three months after losing coverage are required to repay past due premiums.
19. In Nevada, if a family pays during the lock-out period, they are enrolled effective the next month. If they do not pay during the lock-out period, they must reapply.
20. In Utah, families do not have to pay past due premiums that are over three months old. Children who are terminated for non-payment can be reinstated if families pay outstanding premiums, but only during the lock-out period.
21. 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 to avoid disenrollment.
22. In North Carolina, families have 12 days to pay the annual enrollment fee. They may request an additional 12 days before disenrollment.
23. In Texas, children who renew coverage are given 30 days to pay the annual enrollment fee. If the fee is unpaid, Texas suspends coverage until the notice period in the fourth month. If payment is received during that time, coverage will be reinstated as of the following month without requiring a new application.