

Table 2: Medicaid and CHIP Coverage for Pregnant Women and Medicaid Family Planning Expansion								
State	Income Eligibility Limits for Pregnant Women (% of the FPL)				Full Medicaid/CHIP Benefit Package for Pregnant Women ⁵			Income Eligibility Limit for Family Planning Expansion Program (% of the FPL) ⁶
	Medicaid ¹	CHIP ¹	Unborn Child Option (CHIP-Funded) ^{1,2}	Upper Income Limit	Medicaid	CHIP ^{3,4} (Total = 6)	Unborn Child Option ^{3,4} (Total = 17)	
Median or Total	200%	262%	213%	205%	47	6	12	206%
Alabama	146%			146%	Y	N/A	N/A	146%
Alaska	205%			205%	Y	N/A	N/A	N/A
Arizona	161%			161%	Y	N/A	N/A	N/A
Arkansas ⁷	214%		214%	214%		N/A		N/A
California ⁸	213%		322%	322%	Y	N/A	Y	205%
Colorado ⁹	200%	265%		265%	Y	Y	N/A	N/A
Connecticut	263%			263%	Y	N/A	N/A	263%
Delaware	217%			217%	Y	N/A	N/A	N/A
District of Columbia	324%			324%	Y	N/A	N/A	N/A
Florida	196%			196%	Y	N/A	N/A	190%
Georgia	225%			225%	Y	N/A	N/A	216%
Hawaii	196%			196%	Y	N/A	N/A	N/A
Idaho	138%			138%	Y	N/A	N/A	N/A
Illinois	213%		213%	213%	Y	N/A	Y	N/A
Indiana ¹⁰	213%			213%	Y	N/A	N/A	146%
Iowa ¹¹	380%			380%	Y	N/A	N/A	N/A
Kansas	171%			171%	Y	N/A	N/A	N/A
Kentucky	200%			200%	Y	N/A	N/A	218%
Louisiana	138%		214%	214%	Y	N/A	Y	138%
Maine	214%			214%	Y	N/A	N/A	214%
Maryland	264%			264%	Y	N/A	N/A	264%
Massachusetts	205%		205%	205%	Y	N/A	Y	N/A
Michigan ¹²	200%		200%	200%	Y	N/A	Y	N/A
Minnesota	283%		283%	283%	Y	N/A	Y	205%
Mississippi	199%			199%	Y	N/A	N/A	199%
Missouri	201%	305%	305%	305%	Y	Y	Y	206%
Montana	162%			162%	Y	N/A	N/A	216%
Nebraska	199%		202%	202%	Y	N/A		N/A
Nevada	165%			165%	Y	N/A	N/A	N/A
New Hampshire	201%			201%	Y	N/A	N/A	201%
New Jersey	199%	205%		205%	Y	Y	N/A	205%
New Mexico ¹³	255%			255%		N/A	N/A	255%
New York	223%			223%	Y	N/A	N/A	223%
North Carolina ¹⁴	201%			201%		N/A	N/A	200%
North Dakota	162%			162%	Y	N/A	N/A	N/A
Ohio	205%			205%	Y	N/A	N/A	N/A
Oklahoma ¹⁵	138%		210%	210%	Y	N/A	Y	138%
Oregon	190%		190%	190%	Y	N/A	Y	255%
Pennsylvania	220%			220%	Y	N/A	N/A	220%
Rhode Island	195%	258%	258%	258%	Y	Y	Y	258%
South Carolina	199%			199%	Y	N/A	N/A	199%
South Dakota ¹⁶	138%		138%	138%		N/A		N/A
Tennessee	200%		255%	255%	Y	N/A		N/A
Texas ¹⁷	203%		207%	207%	Y	N/A		209%
Utah	144%			144%	Y	N/A	N/A	N/A
Vermont ¹⁸	213%			213%	Y	N/A	N/A	200%
Virginia	148%	205%		205%	Y	Y	N/A	205%
Washington	198%		198%	198%	Y	N/A	Y	265%
West Virginia	190%	305%		305%	Y	Y	N/A	N/A
Wisconsin	306%		306%	306%	Y	N/A	Y	306%
Wyoming	159%			159%	Y	N/A	N/A	159%

SOURCE: Based on a national survey conducted by KFF with the Georgetown University Center for Children and Families, 2021. Table presents rules in effect as of January 1, 2021.

Table 2 Notes

1. January 2021 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). The FPL for a family of three is \$21,960 as of 2021.
2. The unborn child option permits states to cover "targeted low-income children" from conception to birth in CHIP.
3. The totals in column headers indicate that the option only applies to the limited number of states that have adopted the coverage pathway. As of January 2021, 6 states use CHIP funding to cover pregnant women and 17 states provide coverage through the unborn child option.
4. N/A responses indicate that the state does not provide CHIP-funded coverage to pregnant women or that the state does not provide coverage through the unborn child option.
5. These columns indicate whether pregnant beneficiaries in the state receive the full Medicaid or CHIP benefit package. During a presumptive eligibility period, pregnant women receive only prenatal and pregnancy-related benefits.
6. This column lists income eligibility limits for programs in states that use federal funds under a state option or waiver to provide family planning services to individuals who do not qualify for full Medicaid benefits. January 2021 income limits include a disregard equal to five percentage points of the FPL.
7. Arkansas provides the full Medicaid benefits to pregnant women with incomes up to levels established for the 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.
8. In California, pregnant women below 138% receive the full Medicaid package while women with income above 138% receive coverage for all medically-necessary pregnancy-related services.
9. In Colorado, pregnant women covered by CHIP do not receive vision benefits.
10. As of December 2020, Indiana has amended its 5% MAGI disregard calculations to meet the federal requirements (5% of FPL).
11. Iowa has a state-funded family planning program for women with incomes up to 300% FPL who lose Medicaid at the end of the postpartum period.
12. Michigan provides coverage to pregnant women with incomes up to 400% FPL affected by the Flint water crisis.
13. In New Mexico, family planning coverage is limited to individuals age 50 and under without health insurance and under age 65 with Medicare.
14. 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.
15. Oklahoma offers a premium assistance program through its Insure Oklahoma program to pregnant women with incomes up to 205% FPL who have access to employer sponsored insurance.

16. 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. South Dakota provides limited pregnancy-related benefits to pregnant women covered under the CHIP unborn child option.
17. In January 2020, Texas received approval for federal funding through a section 1115 waiver for the state's family planning program, Healthy Texas Women. The program was previously state-funded.
18. Vermont provides family planning services for women with incomes up to 200% FPL through Planned Parenthood health centers using funding under its Section 1115 Global Commitment waiver.