

Table 3: Medicaid and CHIP Coverage for Pregnant Women and Medicaid Family Planning Expansion Programs, January 2020

State	Income Eligibility Limits for Pregnant Women (% of the FPL)				Lawfully-Residing Immigrants Covered without 5-Year Wait ⁵		Full Medicaid/CHIP Benefit Package for Pregnant Women ⁶			Income Eligibility Limit for Family Planning Expansion Program (% of the FPL) ⁷
	Medicaid ¹	CHIP ¹	Unborn Child Option (CHIP-Funded) ^{1,2}	Upper Income Limit	Medicaid	CHIP ⁴ (Total = 6)	Medicaid	CHIP ⁴ (Total = 6)	Unborn Child Option ⁴ (Total = 17)	
Median or Total ³	200%	262%	213%	205%	25	4	47	6	12	205%
Alabama	146%			146%		N/A	Y	N/A	N/A	146%
Alaska	205%			205%		N/A	Y	N/A	N/A	N/A
Arizona	161%			161%		N/A	Y	N/A	N/A	N/A
Arkansas ⁸	214%		214%	214%	Y	N/A		N/A		N/A
California	213%		322%	322%	Y	N/A	Y	N/A	Y	205%
Colorado	200%	265%		265%	Y	Y	Y	Y	N/A	N/A
Connecticut	263%			263%	Y	N/A	Y	N/A	N/A	263%
Delaware	217%			217%	Y	N/A	Y	N/A	N/A	N/A
District of Columbia ¹⁴	324%			324%	Y	N/A	Y	N/A	N/A	N/A
Florida ¹⁷	196%			196%		N/A	Y	N/A	N/A	190%
Georgia	225%			225%		N/A	Y	N/A	N/A	216%
Hawaii	196%			196%	Y	N/A	Y	N/A	N/A	N/A
Idaho ¹⁵	138%			138%		N/A	Y	N/A	N/A	N/A
Illinois	213%		213%	213%		N/A	Y	N/A	Y	N/A
Indiana ⁹	218%			218%		N/A	Y	N/A	N/A	148%
Iowa ¹⁸	380%			380%		N/A	Y	N/A	N/A	N/A
Kansas	171%			171%		N/A	Y	N/A	N/A	N/A
Kentucky ¹⁷	200%			200%		N/A	Y	N/A	N/A	218%
Louisiana	138%		214%	214%		N/A	Y	N/A	Y	138%
Maine	214%			214%	Y	N/A	Y	N/A	N/A	214%
Maryland	264%			264%	Y	N/A	Y	N/A	N/A	264%
Massachusetts ¹⁴	205%		205%	205%	Y	N/A	Y	N/A	Y	N/A
Michigan ¹⁰	200%		200%	200%		N/A	Y	N/A	Y	N/A
Minnesota	283%		283%	283%	Y	N/A	Y	N/A	Y	205%
Mississippi	199%			199%		N/A	Y	N/A	N/A	199%
Missouri	201%	305%	305%	305%			Y	Y	Y	206%
Montana	162%			162%		N/A	Y	N/A	N/A	216%
Nebraska	199%		202%	202%	Y	N/A	Y	N/A		N/A
Nevada	165%			165%		N/A	Y	N/A	N/A	N/A
New Hampshire	201%			201%		N/A	Y	N/A	N/A	201%
New Jersey ^{14,19}	199%	205%		205%	Y	Y	Y	Y	N/A	205%
New Mexico	255%			255%	Y	N/A		N/A	N/A	255%
New York ¹⁴	223%			223%	Y	N/A	Y	N/A	N/A	223%
North Carolina	201%			201%	Y	N/A		N/A	N/A	200%
North Dakota ¹¹	162%			162%		N/A	Y	N/A	N/A	N/A
Ohio	205%			205%	Y	N/A	Y	N/A	N/A	N/A
Oklahoma ¹²	138%		210%	210%		N/A	Y	N/A	Y	138%
Oregon ¹⁴	190%		190%	190%		N/A	Y	N/A	Y	255%
Pennsylvania	220%			220%	Y	N/A	Y	N/A	N/A	220%
Rhode Island ²⁰	195%	258%	258%	258%			Y	Y	Y	258%
South Carolina	199%			199%	Y	N/A	Y	N/A	N/A	199%
South Dakota ¹⁶	138%		138%	138%		N/A		N/A		N/A
Tennessee ¹⁴	200%		255%	255%		N/A	Y	N/A		N/A
Texas ¹⁸	203%		207%	207%		N/A	Y	N/A		N/A
Utah	144%			144%		N/A	Y	N/A	N/A	N/A
Vermont ²¹	213%			213%	Y	N/A	Y	N/A	N/A	200%
Virginia	148%	205%		205%	Y	Y	Y	Y	N/A	205%
Washington ¹⁴	198%		198%	198%	Y	N/A	Y	N/A	Y	265%
West Virginia ¹³	190%	305%		305%	Y	Y	Y	Y	N/A	N/A
Wisconsin	306%		306%	306%	Y	N/A	Y	N/A	Y	306%
Wyoming ²⁰	159%			159%	Y	N/A	Y	N/A	N/A	159%

SOURCE: Based on a national survey conducted by KFF with the Georgetown University Center for Children and Families, 2020. Table presents rules in effect as of January 1, 2020.

Table 3 Notes

1. January 2020 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 \$21,720 as of 2020.
2. The unborn child option permits states to consider the fetus a "targeted low-income child" for purposes of CHIP coverage.
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 2020, six 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 the state adopted the option to cover immigrant pregnant women who have been lawfully residing in the U.S. for less than five years, known as the Immigrant Children's Health Improvement Act (ICHIA) option.
6. 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.
7. 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 2020 income limits include a disregard equal to five percentage points of the FPL.
8. 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.
9. Indiana uses a state-specific income disregard that is equal to five percent of the highest income eligibility threshold for the group.
10. Michigan also provides coverage to pregnant women with incomes over 400% FPL affected by the Flint water crisis.
11. North Dakota increased eligibility for pregnant women from 152% FPL to 162% FPL effective January 2020.
12. 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.
13. West Virginia began covering pregnant women in CHIP with income up to 305% FPL effective July 2019.
14. District of Columbia, Massachusetts, New Jersey, New York, Oregon, Tennessee 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.

15. In 2019, Idaho began providing the full Medicaid benefit package to pregnant women.
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. Florida and Kentucky limit eligibility for their family planning expansion programs to those losing Medicaid eligibility.
18. Iowa and Texas offer family planning programs with state-only funds. 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.
19. New Jersey implemented family planning coverage in 2019.
20. Rhode Island and Wyoming limit eligibility for their family planning expansion programs to those losing Medicaid at the end of their postpartum period.
21. 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.