

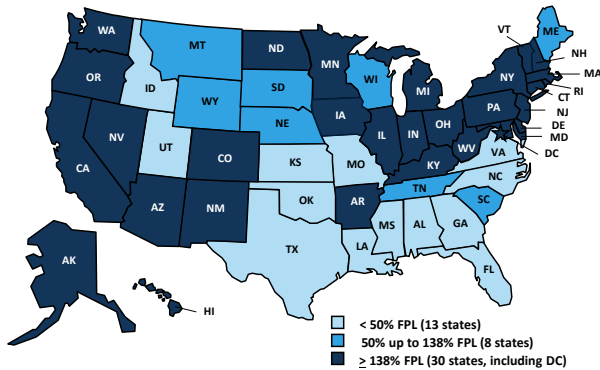
Updated April 2015 | Fact Sheet

Where Are States Today? Medicaid and CHIP Eligibility Levels for Adults, Children, and Pregnant Women

This fact sheet provides an overview of eligibility levels for parents, other non-disabled adults, children, and pregnant women in Medicaid and CHIP. The data are based on eligibility levels reported by states as of January 2015, updated to reflect state Medicaid expansion decisions as of April 2015. The findings highlight Medicaid’s expanded role for low-income adults under the Affordable Care Act (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.

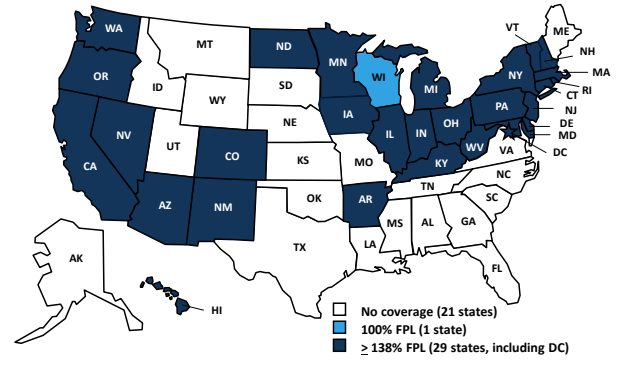
As of April 2015, 29 states set Medicaid income eligibility levels for parents and other adults to at least 138% FPL, reflecting their adoption of the ACA Medicaid expansion (Figures 1 and 2, Table 1). As enacted, the ACA expanded Medicaid eligibility to adults with incomes at or below 138% of the federal poverty level (FPL) (\$27,724 for a family of three in 2015), although this provision was effectively made a state option by the Supreme Court’s 2012 ruling on the constitutionality of the ACA. As of April 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 eligibility for parents and/or other adults above the ACA minimum levels (DC at 221% FPL for parents and 215% for other adults and CT at 201% FPL for parents).

Figure 1
Medicaid Income Eligibility Levels for Parents of Dependent Children, April 2015



NOTE: State-reported levels as of January 2015, updated to reflect Medicaid expansion decisions as of April 2015. The federal poverty level (FPL) for a family of three in 2015 is \$20,090. Thresholds include an income disregard equal to five percentage points of the FPL. SOURCE: Based on results from a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2015, with additional data updates.

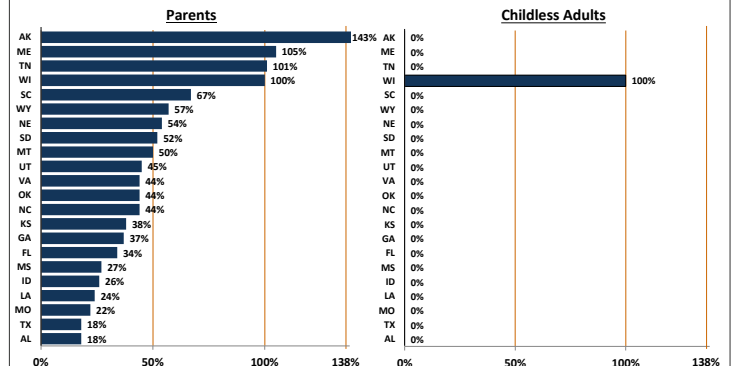
Figure 2
Medicaid Income Eligibility Levels for Childless Adults, April 2015



NOTE: State-reported levels as of January 2015, updated to reflect Medicaid expansion decisions as of April 2015. The federal poverty level (FPL) for an individual in 2015 is \$11,770. Thresholds include an income disregard equal to five percentage points of the FPL. SOURCE: Based on results from a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2015, with additional data updates.

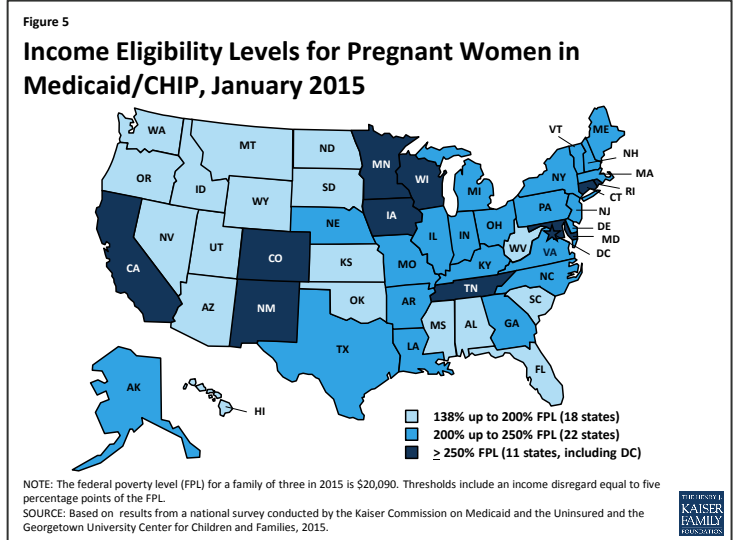
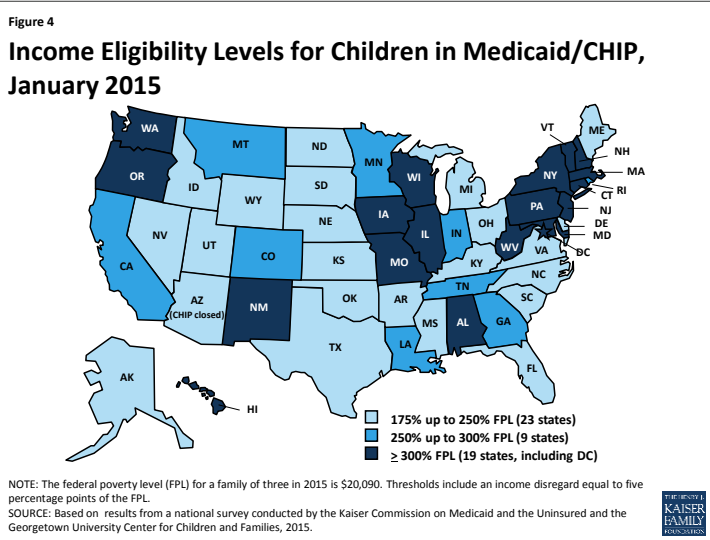
In the 22 states that have not adopted the Medicaid expansion, the median eligibility limit for parents is 44% FPL, and, with only one exception, childless adults are ineligible for Medicaid (Figure 3). A total of 13 states limit parent eligibility to less than half of the poverty level, and only four of the non-expansion states (AK, ME, TN, and WI) cover parents at or above the poverty level. Wisconsin is the only non-expansion state that provides full Medicaid coverage to any childless adults, although eligibility at 100% FPL remains below the expansion level.¹ In the other non-expansion states, parents and other adults with incomes above Medicaid eligibility limits but below poverty fall into a coverage gap; they are ineligible for Medicaid and do not qualify for the premium tax credits for Marketplace coverage, which are not available to those with incomes below 100% FPL.²

Figure 3
Medicaid Income Eligibility Limits for Adults in States Not Adopting the Medicaid Expansion at this Time, April 2015



NOTE: State-reported levels as of January 2015, updated to reflect Medicaid expansion decisions as of April 2015. Eligibility levels are based on a family of three for parents and an individual for childless adults. In 2015, the FPL was \$20,090 for a family of three and \$11,770 for an individual. Thresholds include an income disregard equal to five percentage points of the FPL. SOURCE: Based on results from a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2015, with additional data updates.

Medicaid and CHIP coverage for children and pregnant women remains considerably higher than adult coverage across all states. More than half of states (28 states²) 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 eleven states that cover pregnant women with family incomes at or above 250% FPL in Medicaid and CHIP (Figure 5, Table 3-3A).



In sum, 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. Although full federal financing for the expansion begins to phase down in 2016 to 90%, there is no deadline by which states must adopt the Medicaid expansion to low-income adults and debate continues in several states. Medicaid and CHIP remain primary sources of coverage for low-income children and pregnant women and the ACA protects eligibility levels for children through 2019.

Table 1
Adult Income Eligibility Limits as a Percent of the Federal Poverty Level and Based on Annual Income^{1,2}
Updated April 2015

State	Percent of the Federal Poverty Level		Annual Income	
	Parents of Dependent Children (in a family of three)	Childless Adults (for an individual)	Parents of Dependent Children (in a family of three)	Childless Adults (for an individual)
ADOPTING THE MEDICAID EXPANSION AT THIS TIME (29 states, including DC)				
Median	138%	138%	\$ 27,724	\$ 16,242
Arizona	138%	138%	\$ 27,724	\$ 16,242
Arkansas	138%	138%	\$ 27,724	\$ 16,242
California	138%	138%	\$ 27,724	\$ 16,242
Colorado	138%	138%	\$ 27,724	\$ 16,242
Connecticut	201%	138%	\$ 40,380	\$ 16,242
Delaware	138%	138%	\$ 27,724	\$ 16,242
District of Columbia	221%	215%	\$ 44,398	\$ 25,305
Hawaii	138%	138%	\$ 31,891	\$ 18,699
Illinois	138%	138%	\$ 27,724	\$ 16,242
Indiana	138%	138%	\$ 27,724	\$ 16,242
Iowa	138%	138%	\$ 27,724	\$ 16,242
Kentucky	138%	138%	\$ 27,724	\$ 16,242
Maryland	138%	138%	\$ 27,724	\$ 16,242
Massachusetts ³	138%	138%	\$ 27,724	\$ 16,242
Michigan	138%	138%	\$ 27,724	\$ 16,242
Minnesota ⁴	138%	138%	\$ 27,724	\$ 16,242
Nevada	138%	138%	\$ 27,724	\$ 16,242
New Hampshire	138%	138%	\$ 27,724	\$ 16,242
New Jersey	138%	138%	\$ 27,724	\$ 16,242
New Mexico	138%	138%	\$ 27,724	\$ 16,242
New York	138%	138%	\$ 27,724	\$ 16,242
North Dakota	138%	138%	\$ 27,724	\$ 16,242
Ohio	138%	138%	\$ 27,724	\$ 16,242
Oregon	138%	138%	\$ 27,724	\$ 16,242
Pennsylvania	138%	138%	\$ 27,724	\$ 16,242
Rhode Island	138%	138%	\$ 27,724	\$ 16,242
Vermont ⁵	138%	138%	\$ 27,724	\$ 16,242
Washington	138%	138%	\$ 27,724	\$ 16,242
West Virginia	138%	138%	\$ 27,724	\$ 16,242
NOT ADOPTING THE MEDICAID EXPANSION AT THIS TIME (22 states)				
Median	44%	0%	\$ 9,014	\$ -
Alabama	18%	0%	\$ 3,616	\$ -
Alaska	143%	0%	\$ 36,104	\$ -
Florida	34%	0%	\$ 6,836	\$ -
Georgia	37%	0%	\$ 7,616	\$ -
Idaho	26%	0%	\$ 5,384	\$ -
Kansas	38%	0%	\$ 7,634	\$ -
Louisiana	24%	0%	\$ 4,821	\$ -
Maine	105%	0%	\$ 21,094	\$ -
Mississippi	27%	0%	\$ 5,612	\$ -
Missouri	22%	0%	\$ 4,616	\$ -
Montana	50%	0%	\$ 10,136	\$ -
Nebraska	54%	0%	\$ 10,868	\$ -
North Carolina	44%	0%	\$ 9,008	\$ -
Oklahoma ⁶	44%	0%	\$ 9,020	\$ -
South Carolina	67%	0%	\$ 13,460	\$ -
South Dakota	52%	0%	\$ 10,556	\$ -
Tennessee	101%	0%	\$ 20,336	\$ -
Texas	18%	0%	\$ 3,764	\$ -
Utah ⁷	45%	0%	\$ 9,140	\$ -
Virginia	44%	0%	\$ 8,924	\$ -
Wisconsin ⁸	100%	100%	\$ 20,090	\$ 11,770
Wyoming	57%	0%	\$ 11,480	\$ -

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 1 NOTES

1. Eligibility levels are based on 2015 federal poverty levels (FPLs). The FPL for a family of three in 2015 was \$20,090. The FPL for an individual in 2015 was \$11,770. 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 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 April 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: <http://kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>.
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 through 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 as of January 2014 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)¹
January 2015

State	Upper Income Limit	Medicaid for Infants Ages 0-1 ²		Medicaid for Children Ages 1-5 ²		Medicaid for Children Ages 6-18 ²		Separate CHIP Ages 0-18 ³ (Percent of the FPL)
		Medicaid (Title XIX) Funding	CHIP (Title XXI) Funding	Medicaid (Title XIX) Funding	CHIP (Title XXI) Funding	Medicaid (Title XIX) Funding	CHIP (Title XXI) Funding	
Median	255%	197%	218%	148%	216%	120%	155%	255%
Alabama	317%	146%		146%		105%	146%	317%
Alaska ⁵	208%	182%	208%	182%	208%	182%	208%	
Arizona ⁴	200% (closed)	152%		146%		109%	138%	200% (closed)
Arkansas ⁵	216%	147%	216%	147%	216%	112%	216%	
California ^{5,6}	266%	213%	266%	147%	266%	138%	266%	
Colorado	265%	147%		147%		113%	147%	265%
Connecticut	323%	201%		201%		201%		323%
Delaware ⁵	217%	199%	217%	147%		105%	138%	217%
District of Columbia ^{5,7}	324%	211%	324%	151%	324%	117%	324%	
Florida ^{5,8,9}	215%	197%	211%	145%		117%	138%	215%
Georgia ¹⁰	252%	210%		154%		118%	138%	252%
Hawaii ⁵	313%	196%	313%	144%	313%	138%	313%	
Idaho ⁵	190%	147%		147%		138%	155%	190%
Illinois ^{5,11}	318%	147%		113%	147%	113%	147%	318%
Indiana ⁵	255%	213%		146%	163%	111%	163%	255%
Iowa ^{5,8}	380%	245%	380%	172%		127%	172%	307%
Kansas ¹²	247%	171%		154%		118%	138%	247%
Kentucky ⁵	218%	200%		147%	164%	147%	164%	218%
Louisiana ^{5,13}	255%	147%	217%	147%	217%	147%	217%	255%
Maine ^{5,14}	213%	196%		162%		162%		213%
Maryland ⁵	322%	199%	322%	138%	322%	138%	322%	
Massachusetts ⁵	305%	190%	205%	138%	155%	119%	155%	305%
Michigan	217%	200%		148%	165%	115%	165%	217%
Minnesota ^{5,15}	288%	280%	288%	280%		280%		
Mississippi	214%	199%		148%		112%	138%	214%
Missouri ⁵	305%	201%		153%		153%	155%	305%
Montana ⁵	266%	148%		148%		148%		266%
Nebraska ⁵	218%	167%	218%	150%	218%	138%	218%	
Nevada	205%	165%		165%		127%	138%	205%
New Hampshire ⁵	323%	201%	323%	201%	323%	201%	323%	
New Jersey ⁵	355%	199%		147%		112%	147%	355%
New Mexico ⁵	305%	245%	305%	245%	305%	195%	245%	
New York ⁵	405%	223%		154%		115%	154%	405%
North Carolina ⁵	216%	199%	215%	146%	215%	112%	138%	216%
North Dakota	175%	152%		152%		116%	138%	175%
Ohio ⁵	211%	161%	211%	161%	211%	161%	211%	
Oklahoma ⁵	210%	174%	210%	156%	210%	120%	210%	
Oregon ¹⁶	305%	190%		138%		105%	138%	305%
Pennsylvania	319%	220%		162%		124%	138%	319%
Rhode Island ⁵	266%	195%	266%	147%	266%	114%	266%	
South Carolina ⁵	213%	199%	213%	148%	213%	138%	213%	
South Dakota ⁵	209%	152%	187%	145%	187%	116%	187%	209%
Tennessee ¹⁷	255%	200%		147%		138%		255%
Texas	206%	203%		149%		114%	138%	206%
Utah	205%	144%		144%		110%	138%	205%
Vermont ⁵	317%	242%	317%	242%	317%	242%	317%	
Virginia ⁵	205%	148%		148%		114%	148%	205%
Washington	317%	215%		215%		215%		317%
West Virginia	305%	163%		146%		113%	138%	305%
Wisconsin ^{5,8}	306%	306%		191%		138%	156%	306%
Wyoming	205%	159%		159%		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 2A
Children's Health Coverage Income Eligibility Limits Based on Annual Income¹
January 2015

State	Upper Income Limit	Medicaid for Infants Ages 0-1 ²		Medicaid for Children Ages 1-5 ²		Medicaid for Children Ages 6-18 ²		Separate CHIP Ages 0-18 ³ (Percent of the FPL)
		Medicaid (Title XIX) Funding	CHIP (Title XXI) Funding	Medicaid (Title XIX) Funding	CHIP (Title XXI) Funding	Medicaid (Title XIX) Funding	CHIP (Title XXI) Funding	
Median	\$ 51,739	\$ 39,979	\$ 48,022	\$ 29,733	\$ 43,494	\$ 24,108	\$ 31,139	\$ 51,229
Alabama	\$ 63,685	\$ 29,331		\$ 29,331		\$ 21,094	\$ 29,331	\$ 63,685
Alaska ⁵	\$ 52,249	\$ 45,718	\$ 52,249	\$ 45,718	\$ 52,249	\$ 45,718	\$ 52,249	
Arizona ⁴	\$40,180 (closed)	\$ 30,536		\$ 29,331		\$ 21,898	\$ 27,724	\$40,180 (closed)
Arkansas ⁵	\$ 43,394	\$ 29,532	\$ 43,394	\$ 29,532	\$ 43,394	\$ 22,500	\$ 43,394	
California ^{5,6}	\$ 53,439	\$ 42,791	\$ 53,439	\$ 29,532	\$ 53,439	\$ 27,724	\$ 53,439	
Colorado	\$ 53,238	\$ 29,532		\$ 29,532		\$ 22,701	\$ 29,532	\$ 53,238
Connecticut	\$ 64,890	\$ 40,380		\$ 40,380		\$ 40,380		\$ 64,890
Delaware ⁵	\$ 43,595	\$ 39,979	\$ 43,595	\$ 29,532		\$ 21,094	\$ 27,724	\$ 43,595
District of Columbia ^{5,7}	\$ 65,091	\$ 42,389	\$ 65,091	\$ 30,335	\$ 65,091	\$ 23,505	\$ 65,091	
Florida ^{5,8,9}	\$ 43,193	\$ 39,577	\$ 42,389	\$ 29,130		\$ 23,505	\$ 27,724	\$ 43,193
Georgia ¹⁰	\$ 50,626	\$ 42,189		\$ 30,938		\$ 23,706	\$ 27,724	\$ 50,626
Hawaii ⁵	\$ 72,334	\$ 45,295	\$ 72,334	\$ 33,278	\$ 72,334	\$ 31,891	\$ 72,334	
Idaho ⁵	\$ 38,171	\$ 29,532		\$ 29,532		\$ 27,724	\$ 31,139	\$ 38,171
Illinois ^{5,11}	\$ 63,886	\$ 29,532		\$ 22,701	\$ 29,532	\$ 22,701	\$ 29,532	\$ 63,886
Indiana ⁵	\$ 51,229	\$ 42,791		\$ 29,331	\$ 32,746	\$ 22,299	\$ 32,746	\$ 51,229
Iowa ^{5,8}	\$ 76,342	\$ 49,220	\$ 76,342	\$ 34,554		\$ 25,514	\$ 34,554	\$ 61,676
Kansas ¹²	\$ 49,622	\$ 34,353		\$ 30,938		\$ 23,706	\$ 27,724	\$ 49,622
Kentucky ⁵	\$ 43,796	\$ 40,180		\$ 29,532	\$ 32,947	\$ 29,532	\$ 32,947	\$ 43,796
Louisiana ^{5,13}	\$ 51,229	\$ 29,532	\$ 43,595	\$ 29,532	\$ 43,595	\$ 29,532	\$ 43,595	\$ 51,229
Maine ^{5,14}	\$ 42,791	\$ 39,376		\$ 32,545		\$ 32,545		\$ 42,791
Maryland ⁵	\$ 64,689	\$ 39,979	\$ 64,689	\$ 27,724	\$ 64,689	\$ 27,724	\$ 64,689	
Massachusetts ⁵	\$ 61,274	\$ 38,171	\$ 41,184	\$ 27,724	\$ 31,139	\$ 23,907	\$ 31,139	\$ 61,274
Michigan	\$ 43,595	\$ 40,180		\$ 29,733	\$ 33,148	\$ 23,103	\$ 33,148	\$ 43,595
Minnesota ^{5,15}	\$ 57,859	\$ 56,252	\$ 57,859	\$ 56,252		\$ 56,252		
Mississippi	\$ 42,992	\$ 39,979		\$ 29,733		\$ 22,500	\$ 27,724	\$ 42,992
Missouri ⁵	\$ 61,274	\$ 40,380		\$ 30,737		\$ 30,737	\$ 31,139	\$ 61,274
Montana ⁵	\$ 53,439	\$ 29,733		\$ 29,733		\$ 29,733		\$ 53,439
Nebraska ⁵	\$ 43,796	\$ 33,550	\$ 43,796	\$ 30,135	\$ 43,796	\$ 27,724	\$ 43,796	
Nevada	\$ 41,184	\$ 33,148		\$ 33,148		\$ 25,514	\$ 27,724	\$ 41,184
New Hampshire ⁵	\$ 64,890	\$ 40,380	\$ 64,890	\$ 40,380	\$ 64,890	\$ 40,380	\$ 64,890	
New Jersey ⁵	\$ 71,319	\$ 39,979		\$ 29,532		\$ 22,500	\$ 29,532	\$ 71,319
New Mexico ⁵	\$ 61,274	\$ 49,220	\$ 61,274	\$ 49,220	\$ 61,274	\$ 39,175	\$ 49,220	
New York ⁵	\$ 81,364	\$ 44,800		\$ 30,938		\$ 23,103	\$ 30,938	\$ 81,364
North Carolina ⁵	\$ 43,394	\$ 39,979	\$ 43,193	\$ 29,331	\$ 43,193	\$ 22,500	\$ 27,724	\$ 43,394
North Dakota	\$ 35,157	\$ 30,536		\$ 30,536		\$ 23,304	\$ 27,724	\$ 35,157
Ohio ⁵	\$ 42,389	\$ 32,344	\$ 42,389	\$ 32,344	\$ 42,389	\$ 32,344	\$ 42,389	
Oklahoma ⁵	\$ 42,189	\$ 34,956	\$ 42,189	\$ 31,340	\$ 42,189	\$ 24,108	\$ 42,189	
Oregon ¹⁶	\$ 61,274	\$ 38,171		\$ 27,724		\$ 21,094	\$ 27,724	\$ 61,274
Pennsylvania	\$ 64,087	\$ 44,198		\$ 32,545		\$ 24,911	\$ 27,724	\$ 64,087
Rhode Island ⁵	\$ 53,439	\$ 39,175	\$ 53,439	\$ 29,532	\$ 53,439	\$ 22,902	\$ 53,439	
South Carolina ⁵	\$ 42,791	\$ 39,979	\$ 42,791	\$ 29,733	\$ 42,791	\$ 27,724	\$ 42,791	
South Dakota ⁵	\$ 41,988	\$ 30,536	\$ 37,568	\$ 29,130	\$ 37,568	\$ 23,304	\$ 37,568	\$ 41,988
Tennessee ¹⁷	\$ 51,229	\$ 40,180		\$ 29,532		\$ 27,724		\$ 51,229
Texas	\$ 41,385	\$ 40,782		\$ 29,934		\$ 22,902	\$ 27,724	\$ 41,385
Utah	\$ 41,184	\$ 28,929		\$ 28,929		\$ 22,099	\$ 27,724	\$ 41,184
Vermont ⁵	\$ 63,685	\$ 48,617	\$ 63,685	\$ 48,617	\$ 63,685	\$ 48,617	\$ 63,685	
Virginia ⁵	\$ 41,184	\$ 29,733		\$ 29,733		\$ 22,902	\$ 29,733	\$ 41,184
Washington	\$ 63,685	\$ 43,193		\$ 43,193		\$ 43,193		\$ 63,685
West Virginia	\$ 61,274	\$ 32,746		\$ 29,331		\$ 22,701	\$ 27,724	\$ 61,274
Wisconsin ^{5,8}	\$ 61,475	\$ 61,475		\$ 38,371		\$ 27,724	\$ 31,340	\$ 61,475
Wyoming	\$ 41,184	\$ 31,943		\$ 31,943		\$ 24,911	\$ 27,724	\$ 41,184

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 2 AND 2A NOTES

1. Eligibility levels are based on 2015 federal poverty levels (FPLs) for a family of three. The FPL for a family of three in 2015 was \$20,090. 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 Level¹
January 2015

State	Medicaid (Title XIX)	CHIP (Title XXI)	Unborn Child Option ² (Title XXI)
Median	200%	258%	213%
Alabama	146%		
Alaska	205%		
Arizona	161%		
Arkansas	214%		214%
California	213%		322%
Colorado	200%	265%	
Connecticut	263%		
Delaware	217%		
District of Columbia	211%	324%	
Florida	196%		
Georgia	225%		
Hawaii	196%		
Idaho	138%		
Illinois	213%		213%
Indiana	213%		
Iowa	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%		198%
West Virginia	163%		
Wisconsin	306%		306%
Wyoming	159%		

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 Income¹
January 2015

State	Medicaid (Title XIX)	CHIP (Title XXI)	Unborn Child Option² (Title XXI)
Median	\$ 40,180	\$ 51,832	\$ 42,791
Alabama	\$ 29,331		
Alaska	\$ 51,496		
Arizona	\$ 32,344		
Arkansas	\$ 42,992		\$ 42,992
California	\$ 42,791		\$ 64,689
Colorado	\$ 40,180	\$ 53,238	
Connecticut	\$ 52,836		
Delaware	\$ 43,595		
District of Columbia	\$ 42,389	\$ 65,091	
Florida	\$ 39,376		
Georgia	\$ 45,202		
Hawaii	\$ 45,295		
Idaho	\$ 27,724		
Illinois	\$ 42,791		\$ 42,791
Indiana	\$ 42,791		
Iowa	\$ 76,342		
Kansas	\$ 34,353		
Kentucky	\$ 40,180		
Louisiana	\$ 27,724		\$ 42,992
Maine	\$ 42,992		
Maryland	\$ 53,037		
Massachusetts	\$ 41,184		\$ 41,184
Michigan	\$ 40,180		\$ 40,180
Minnesota	\$ 56,854		\$ 56,854
Mississippi	\$ 39,979		
Missouri	\$ 40,380		
Montana	\$ 32,545		
Nebraska	\$ 39,979		\$ 40,581
Nevada	\$ 33,148		
New Hampshire	\$ 40,380		
New Jersey	\$ 39,979	\$ 41,184	
New Mexico	\$ 51,229		
New York	\$ 44,800		
North Carolina	\$ 40,380		
North Dakota	\$ 30,536		
Ohio	\$ 41,184		
Oklahoma	\$ 27,724		\$ 38,171
Oregon	\$ 38,171		\$ 38,171
Pennsylvania	\$ 44,198		
Rhode Island	\$ 39,175	\$ 51,832	\$ 51,832
South Carolina	\$ 39,979		
South Dakota	\$ 27,724		
Tennessee	\$ 40,180		\$ 51,229
Texas	\$ 40,782		\$ 41,586
Utah	\$ 28,929		
Vermont	\$ 42,791		
Virginia	\$ 29,733	\$ 41,184	
Washington	\$ 39,778		\$ 39,778
West Virginia	\$ 32,746		
Wisconsin	\$ 61,475		\$ 61,475
Wyoming	\$ 31,943		

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 2015 federal poverty levels (FPLs) for a family of three. The federal poverty level (FPL) for a family of three in 2015 was \$20,090. 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.

ENDNOTES

¹ Oklahoma and Utah provide more limited coverage to some childless adults under Section 1115 waiver authority.

² 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.