

Table 3
Income Thresholds for Jobless and Working Parents Applying for Medicaid
Based on a Family of Three¹
December 2009

STATE	Jobless Parents at Application				Working Parents at Application					Eliminated TMA '3 of 6' Rule ²
	Income Threshold for Medicaid			Income threshold for more limited waiver or state-funded coverage ³	Income Threshold for Medicaid			Income threshold for: More limited waiver or state-funded coverage ³		
	Monthly Dollar Amount	Annual Dollar Amount	As a percent of poverty line		Monthly Dollar Amount	Annual Dollar Amount	As a percent of poverty line			
US Median #	\$583	\$6,996	38%		\$978	\$11,736	64%			
Alabama	\$164	\$1,968	11%		\$366	\$4,392	24%			
Alaska	\$1,464	\$17,568	77%		\$1,554	\$18,648	81%			
Arizona ⁴ ▼	\$1,525	\$18,310	106%		\$1,615	\$19,380	106%			
Arkansas	\$204	\$2,448	13%		\$255	\$3,060	17%		200%	
California	\$1,525	\$18,310	100%		\$1,615	\$19,380	106%			
Colorado	\$915	\$10,986	60%		\$1,005	\$12,060	66%			
Connecticut ⁵	\$2,822	\$33,874	185%	300%	\$2,912	\$34,944	191%	300%		
Delaware ⁴	\$1,526	\$18,312	100%		\$1,836	\$22,032	121%			
District of Columbia	\$3,051	\$36,620	200%		\$3,151	\$37,812	207%			
Florida	\$303	\$3,636	20%		\$806	\$9,672	53%			
Georgia	\$424	\$5,088	28%		\$756	\$9,072	50%			
Hawaii ^{4,6}	\$1,755	\$21,060	100%	200%	\$1,755	\$21,060	100%	200%		185%
Idaho	\$317	\$3,804	21%		\$407	\$4,884	27%			
Illinois	\$2,822	\$33,874	185%		\$2,822	\$33,874	185%			
Indiana	\$288	\$3,456	19%	200%	\$378	\$4,536	25%	200%		
Iowa	\$426	\$5,112	28%	200%	\$1,267	\$15,204	83%	250%		
Kansas	\$403	\$4,836	26%		\$493	\$5,916	32%			
Kentucky	\$549	\$6,588	36%		\$943	\$11,316	62%			
Louisiana	\$174	\$2,088	11%		\$381	\$4,572	25%			
Maine ⁵	\$3,051	\$36,620	200%	300%	\$3,141	\$37,692	206%	300%		
Maryland	\$1,769	\$21,228	116%		\$1,769	\$21,228	116%			
Massachusetts ⁴	\$2,029	\$24,352	133%	300%	\$2,029	\$24,348	133%	300%		
Michigan	\$572	\$6,866	37%		\$978	\$11,736	64%			
Minnesota ⁴	\$3,281	\$39,367	215%	275%	\$3,281	\$39,367	215%	275%		
Mississippi	\$368	\$4,416	24%		\$672	\$8,064	44%			
Missouri	\$292	\$3,504	19%		\$382	\$4,584	25%			
Montana	\$491	\$5,892	32%		\$854	\$10,248	56%			
Nebraska	\$710	\$8,520	47%		\$887	\$10,644	58%			
Nevada	\$383	\$4,596	25%		\$1,341	\$16,092	88%		200%	
New Hampshire	\$600	\$7,200	39%		\$750	\$9,000	49%			
New Jersey ⁴	\$3,051	\$36,620	200%		\$3,051	\$36,612	200%			
New Mexico ^{7,8}	\$447	\$5,364	29%	200%	\$1,019	\$12,228	67%	250%	250%	
New York ⁴	\$2,288	\$27,465	150%		\$2,288	\$27,456	150%			
North Carolina	\$544	\$6,528	36%		\$750	\$9,000	49%			
North Dakota	\$523	\$6,276	34%		\$904	\$10,848	59%			
Ohio	\$1,373	\$16,479	90%		\$1,373	\$16,476	90%			
Oklahoma ⁹	\$471	\$5,652	31%		\$711	\$8,532	47%		200%	
Oregon ^{2,7,10} ▲	\$485	\$5,820	32%	100%/185%	\$616	\$7,392	40%	100%/185%	185%	Y
Pennsylvania ^{5,7}	\$403	\$4,836	26%	200%	\$523	\$6,276	34%	208%		
Rhode Island ⁴	\$2,670	\$32,043	175%		\$2,760	\$33,120	181%			
South Carolina ² ▲	\$734	\$8,808	48%		\$1,357	\$16,284	89%			Y
South Dakota	\$796	\$9,552	52%		\$796	\$9,552	52%			
Tennessee ¹¹	\$1,066	\$12,792	70%		\$1,969	\$23,628	129%			
Texas ¹²	\$188	\$2,256	12%		\$402	\$4,824	26%			
Utah ⁷	\$583	\$6,996	38%	150%	\$673	\$8,076	44%	150%	150%	
Vermont ⁴	\$2,822	\$33,874	185%	300%	\$2,912	\$34,944	191%	300%		
Virginia	\$356	\$4,272	23%		\$446	\$5,352	29%			
Washington ^{5,7}	\$562	\$6,744	37%	200%	\$1,124	\$13,488	74%	200%		
West Virginia	\$253	\$3,036	17%		\$499	\$5,988	33%			
Wisconsin ⁴	\$3,051	\$36,620	200%		\$3,051	\$36,612	200%			
Wyoming ¹³	\$590	\$7,080	39%		\$790	\$9,480	52%			

SOURCE: Based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured with the Center on Budget and Policy Priorities, 2009.

Notes for Table 3

The median threshold was computed using the income threshold for each state at which parents can obtain comprehensive coverage that meets federal Medicaid guidelines.

▲ Indicates that a state has expanded eligibility in at least one of its parent insurance programs between January 2009 and December 2009, unless noted otherwise.

▼ Indicates that a state has reduced eligibility in at least one of its parent insurance programs between January 2009 and December 2009, unless noted otherwise.

Table presents rules in effect as of December 2009, unless noted otherwise.

1. This table takes earnings disregards, when applicable, into account when determining income thresholds for working parents. Computations are based on a family of three with one earner. In some cases, earnings disregards may be time limited. States may use additional disregards in determining eligibility. In some states, the income eligibility guidelines vary by region. In this situation, the income guideline in the most populous region is used. Time limited disregards: In some states, the earnings disregards used to determine eligibility are applied only for the first few months of coverage. Thus, the eligibility limits for most beneficiaries would be lower than the levels that appear in this table. Please see Table 3b for an illustration of the impact of time limited disregards.

2. This column indicates whether a state eliminated the requirement that families must have been covered by Medicaid for at least 3 of the preceding 6 months in order to be eligible for Transitional Medical Assistance (TMA). **Oregon** eliminated the requirement in October 2009. **South Carolina** eliminated the requirement in July 2009.

3. The state provides health care coverage to low-income parents that is significantly more limited in scope than the Medicaid benefit.

4. **Arizona, Delaware, Hawaii, Massachusetts, Minnesota, New Jersey, New York, Rhode Island, Vermont, and Wisconsin** have all expanded comprehensive Medicaid coverage to parents through waivers. **Arizona** eliminated waiver coverage for parents with incomes between 101 and 200 percent of the federal poverty line in October 2009. In **Minnesota**, parents with incomes greater than 215 percent of the federal poverty line are subject to a \$10,000 annual cap on inpatient hospital care; as such, coverage above this level is classified as more limited.

5. The more limited coverage provided in **Connecticut, Maine, Pennsylvania, and Washington** is financed solely with state funds.

6. In **Hawaii**, parents enrolled in Medicaid whose income exceeds 200 percent of the federal poverty line can purchase alternative coverage by paying a monthly premium. This coverage has an income eligibility limit of 300 percent of the federal poverty line.

7. Indicates the state was not enrolling some parents eligible for coverage at any time between January 2009 and December 2009.

8. **New Mexico** offers a premium assistance program for uninsured low-income individuals, self-employed individuals, and workers in small businesses. As of 2009, enrollment is closed except for employees of qualified small businesses.

9. The premium assistance in **Oklahoma** is targeted at parents who work for certain qualified employers; however, individuals who do not work for qualifying employers can still obtain coverage by meeting certain other requirements.

10. **Oregon** offers limited waiver coverage to parents with incomes up to 100 percent of the federal poverty line and a premium assistance program to parents up to 185 percent of the federal poverty line that is available to people with access to employer-sponsored insurance or to individuals purchasing coverage through the individual market. Individual enrollment is currently closed; enrollment for people with access to employer-sponsored insurance remains open.

11. **Tennessee** offers a fully state-funded premium subsidy program, called CoverTN, to workers of qualified businesses, self-employed individuals, and recently unemployed workers earning (or who earned) up to \$55,000 per year.

12. Since 2002, **Texas** has been in the process of transitioning to a new computer system to process applications. The earnings disregard under the new system is slightly more generous than that under the old system. The policy reflected in the table is that applied under the new system because the state intends for all applicants and recipients eventually to be processed under this system. However, the great majority of those parents currently enrolled in Texas's Medicaid program are evaluated under the old system in which the income threshold for a working parent is \$308 per month rather than \$402 per month.

13. In **Wyoming**, the earnings disregard is based on marital status and whether one or both parents are employed. The figures in this table represent the income thresholds for families with unmarried parents with one earner.