

Table 10
Premium Payments for Two Children in
A Family of Three at Selected Income Levels¹
December 2009

	Increase or decrease ²	Frequency of payment	Income Level at which State begins Requiring Premiums (FPL)	Amount at 101% of the Federal Poverty Line	Amount at 151% of the Federal Poverty Line	Amount at 201% of the Federal Poverty Line or 200% FPL if Maximum Eligibility	Amount at 250% of the Federal Poverty Line	Amount at 300% of the Federal Poverty Line	Amount at 350% of the Federal Poverty Line
Total		34	N/A	9	23	32	20	15	4
Alabama ⁴	Increase	Annually	101	\$100	\$200	\$200	\$200	\$200	N/A
Alaska		None	—	—	—	—	—	—	—
Arizona ⁵	Increase	Monthly	101	\$15	\$60	\$70 (200)	N/A	N/A	N/A
Arkansas		None	—	—	—	—	—	—	—
California ⁶	Increase	Monthly	101	\$8/\$14	\$26/\$32	\$42/\$48	\$42/\$48	N/A	N/A
Colorado		Annually	151	\$0	\$35	\$35	N/A	N/A	N/A
Connecticut ³		Monthly	235	\$0	\$0	\$0	\$50	\$50	N/A
Delaware		Monthly	101	\$10	\$15	\$25 (200)	N/A	N/A	N/A
District of Columbia		None	—	—	—	—	—	—	—
Florida ³		Monthly	101	\$15	\$20	\$20 (200)	N/A	N/A	N/A
Georgia ⁷		Monthly	101	\$15	\$40	\$58	N/A	N/A	N/A
Hawaii ⁸		None	—	—	—	—	—	—	—
Idaho		Monthly	133	\$0	\$30	N/A	N/A	N/A	N/A
Illinois ^{3,9}		Monthly	151	\$0	\$25	\$80	\$80	\$80	\$140
Indiana	Increase	Monthly	150	\$0	\$33	\$53	\$70	N/A	N/A
Iowa ¹⁰		Monthly	151	\$0	\$20	\$20	\$40	\$40	N/A
Kansas ¹¹		Monthly	151	\$0	\$20	\$30 (200)	N/A	N/A	N/A
Kentucky		Monthly	151	\$0	\$20	\$20 (200)	N/A	N/A	N/A
Louisiana		Monthly	201	\$0	\$0	\$50	\$50	N/A	N/A
Maine ³		Monthly	151	\$0	\$16	\$64 (200)	N/A	N/A	N/A
Maryland ^{1,12}	Increase	Monthly	200	\$0	\$0	\$48	\$48	\$60	N/A
Massachusetts ¹		Monthly	150	\$0	\$24	\$40	\$40	\$56	\$152
Michigan		Monthly	151	\$10	\$10	\$10	N/A	N/A	N/A
Minnesota ^{1,3,13}		Monthly	All waiver families	\$8	\$56	\$115	\$183	\$201(275)	N/A
Mississippi	Increase	None	—	—	—	—	—	—	—
Missouri ¹⁴		Monthly	151	\$0	\$21	\$70	\$172	\$172	N/A
Montana		None	—	—	—	—	—	—	—
Nebraska		None	—	—	—	—	—	—	—
Nevada ¹⁵	Increase	Quarterly	101	\$25	\$50	\$80 (200)	N/A	N/A	N/A
New Hampshire ^{3,16}		Monthly	185	\$0	\$0	\$64	\$108	\$108	N/A
New Jersey ^{3,17}	Decrease	Monthly	201	\$0	\$0	\$40	\$40	\$79	\$133
New Mexico		None	—	—	—	—	—	—	—
New York ^{3,18}	Increase	Monthly	160	\$0	\$0	\$18	\$30	\$60	\$90
North Carolina ^{3,19}		Annually	151	\$0	\$100	\$100 (200)	N/A	N/A	N/A
North Dakota		None	—	—	—	—	—	—	—
Ohio ³		None	—	—	—	—	—	—	—
Oklahoma		None	—	—	—	—	—	—	—
Oregon ^{3,20}		None	—	—	—	—	—	—	—
Pennsylvania ^{3,21}	Increase	Monthly	201	\$0	\$0	\$87	\$87	\$140	N/A
Rhode Island ^{1,22}		Monthly	150	\$0	\$61	\$92	\$92	N/A	N/A
South Carolina		None	—	—	—	—	—	—	—
South Dakota		None	—	—	—	—	—	—	—
Tennessee ³		None	—	—	—	—	—	—	—
Texas		Annually	151	\$0	\$35	\$50	N/A	N/A	N/A
Utah ²³	Increase	Quarterly	101	\$30	\$75	\$75 (200)	N/A	N/A	N/A
Vermont ¹		Monthly	186	\$0	\$0	\$15	\$20/\$60	\$20/\$60	N/A
Virginia	Increase	None	—	—	—	—	—	—	—
Washington ²⁴		Monthly	201	\$0	\$0	\$40	\$40	\$60	N/A
West Virginia ²⁵	Increase	Monthly	201	\$0	\$0	\$71	\$71	N/A	N/A
Wisconsin ^{1,3,26}		Monthly	200	\$0	\$0	\$20	\$68	\$164	N/A
Wyoming		None	—	—	—	—	—	—	—

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 10

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

1. States in *italics* require the premiums noted in their children's Medicaid programs. **Massachusetts** requires premiums in children's Medicaid (children under six are exempt) and CHIP. The figures noted for **Minnesota** are for two persons, which could include a parent. The figures noted for **Rhode Island** and **Wisconsin** also may include coverage for parents. **Vermont** requires premiums in children's Medicaid and its separate CHIP program. All other states require premiums in their separate CHIP programs only. A dash (—) indicates that no premiums are required in the program; \$0 indicates that no premium is required at this income level; "N/A" indicates that coverage is not available at this income level. Premiums with a parenthetical notation afterwards indicate a premium amount for states with income eligibility up to 200 percent of the federal poverty line if the premium amount is different than that at 151 percent of the federal poverty line.
2. "Increase" indicates that the state has increased premiums or lowered the income level at which premiums are required. "Decrease" indicates that the state has decreased premiums or raised the income level at which premiums are required.
3. **Connecticut, Florida, Illinois, Maine, Minnesota, New Hampshire, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Tennessee, and Wisconsin** allow families with incomes that exceed CHIP income eligibility guidelines to buy-in for children's coverage at the full cost of the premiums. For information about eligibility and premium amounts for these buy-in programs, see **Table 1B**.
4. **Alabama** instituted premiums for families with incomes greater than 200 percent of the federal poverty line, when the state implemented its CHIP eligibility expansion to 300 percent of the federal poverty line.
5. **Arizona** increased premiums for children in families with incomes greater than 150 percent of the federal poverty line in June 2009.
6. In **California**, premiums vary based on whether the family uses the discounted community provider health plan. The first amount noted is the premium required under the community provider health plan. **California** increased premiums in February 2009, and again in November 2009.
7. In **Georgia**, premiums are required only of families with children age 6 and older.
8. In **Hawaii**, the state plan indicates that premiums are required for children in families with incomes greater than or equal to 250 percent of the federal poverty line; however, state funds are used to pay these premiums.
9. In **Illinois**, premiums for children in AllKids vary by income and household size. For example, the premium for two children in a family with income at 250 percent of the federal poverty line would be \$80 per month.
10. **Iowa** instituted premiums for families with incomes greater than 200 percent of the federal poverty line, when the state implemented its CHIP income eligibility expansion to 300 percent of the federal poverty line.
11. **Kansas** plans to institute premiums for children in families with incomes greater than 200 percent of the federal poverty line, when the state implements its planned CHIP eligibility expansion to 241 percent of the federal poverty line in January 2010.
12. **Maryland** increased premiums for children covered under the state's CHIP-funded Medicaid expansion coverage.
13. In **Minnesota**, the premiums noted apply only to children covered under the Section 1115 waiver program. All children with family income below 150 percent of the federal poverty line have premiums limited to \$4 per child per month. **Minnesota** has submitted a state plan amendment to implement a buy-in program and to eliminate premiums for children in families with income up to 200 percent of the federal poverty line.
14. **Missouri** increased premiums for children in families with incomes greater than or equal to 150 percent of the federal poverty line in July 2009.
15. In **Nevada**, although Medicaid covers children in families with income up to 100 or 133 percent of the federal poverty line (depending on age), some children with incomes below this level may qualify instead for CHIP based on the source of income and family composition. Such families with income at 36 percent of the federal poverty line or higher are required to pay premiums.
16. **New Hampshire** increased premiums for CHIP for families with incomes greater than 200 percent of the federal poverty line in October 2009.
17. **New Jersey** eliminated premiums for children in families with incomes between 150 and 200 percent of the federal poverty line. For families with incomes greater than 200 percent of the federal poverty line, premiums increased according to inflation.
18. **New York** increased premiums for children in families with incomes greater than 250 percent of the federal poverty line in July 2009.
19. **North Carolina** requires an annual enrollment fee for children with family income greater than 150 percent of the federal poverty line.
20. **Oregon** plans to implement a program in which children in families with incomes between 200 percent and 300 percent of the federal poverty line will be connected with private coverage, starting in January 2010. This expansion population will be subject to premiums, although the state will use CHIP funding to provide subsidies for between 80 and 90 percent of the cost of this private coverage.
21. In **Pennsylvania**, the premium varies by health plan. The amount noted is an average of the monthly premiums required by the various health plans. **Pennsylvania** increased premiums in December 2009.
22. **Rhode Island** rescinded premium increases that took effect in November 2008 for families with incomes of 133 percent of the federal poverty level or greater, in order to receive federal stimulus funds.

23. **Utah** increased premiums in July 2009.

24. In **Washington**, the premiums shifted in January 2009. For families with income between 201 percent and 250 percent of the federal poverty line, \$20 per child will be assessed with a \$40 maximum per household. Families between 250 percent and 300 percent of the federal poverty line will have a \$30 per child premium with a maximum of \$60 per household.

25. In **West Virginia**, the premiums noted apply only to children in families with income between 200 percent and 220 percent of the federal poverty line.

26. **Wisconsin** increased premiums for children in families with incomes greater than 250 percent of the federal poverty line. The premium shown for two children in a family of three with income at 300 percent of the federal poverty line denotes the maximum premium that a family in CHIP would pay. In **Wisconsin**, families with incomes up to but not including 300 percent of the federal poverty line are eligible for CHIP coverage, and families with incomes of 300 percent of the federal poverty line and greater are eligible to buy-in for children's coverage at the full cost of premiums. For more information about the buy-in program, see **Table 1B**.