

Table 2
Length of Time a Child is Required to be Uninsured
Prior to Enrolling in Children's Health Coverage†
December 2009

	At Implementation	As of December 2009	For Children At 200% FPL or higher December 2009
Total	41	35	8
Alabama ¹	3	3	
Alaska ² ▲	12	None	
Arizona	6	3	
Arkansas ³	12	6	
California	3	3	
Colorado	3	3	
Connecticut	6	2	
Delaware	6	6	
District of Columbia	None	None	
Florida ⁴ ▲	None	2	
Georgia	3	6	
Hawaii	None	None	
Idaho	6	6	
Illinois	3	None	12 (state funded expansion)
Indiana	3	3	
Iowa ⁵	6	None	1
Kansas ⁶	6	None	8 (greater than 200%)
Kentucky	6	6	
Louisiana	3	None	12
Maine	3	3	
Maryland	6	6	
Massachusetts	None	None	6
Michigan	6	6	
Minnesota ³	4	4	
Mississippi	6	None	
Missouri ⁷	6	6	
Montana ⁸ ▼	3	3	
Nebraska	None	None	
Nevada	6	6	
New Hampshire	6	6	
New Jersey	12	3	
New Mexico ⁹	12	6	
New York	None	None	6 (251-400%)
North Carolina	6	None	
North Dakota	6	6	
Ohio	None	None	
Oklahoma	None	None	
Oregon ¹⁰ ▲	6	2	
Pennsylvania ¹¹	None	None	6
Rhode Island ¹²	4	None	
South Carolina	None	3	
South Dakota	3	3	
Tennessee	3	3	
Texas ¹	3	3	
Utah ¹	3	3	
Vermont ¹	1	1	
Virginia	12	4	
Washington	4	4	
West Virginia	6	6	12
Wisconsin ³	3	3	
Wyoming	1	1	

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 2

- ▲ Indicates that a state has shortened this period between January 2009 and December 2009, unless noted otherwise.
- ▼ Indicates that a state has lengthened this period between January 2009 and December 2009, unless noted otherwise.

† The length of time a child is required to be uninsured prior to enrolling in health coverage is sometimes referred to as the “waiting period,” which is measured in months. Exceptions to the waiting periods vary by state – for example, waiting periods may be waived if the applicant has involuntarily lost prior insurance coverage. **For states represented in the table in bold**, the waiting period applies to the separate CHIP program only, unless noted otherwise. States are not permitted to have a waiting period in CHIP-funded Medicaid expansions without a waiver. **For states represented in the table not in bold**, the waiting period applies to CHIP-funded Medicaid expansions.

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

1. In **Alabama**, **Texas** and **Utah** the waiting period is 90 days. In **Vermont**, the waiting period is 30 days.
2. **Alaska** eliminated the waiting period to enroll in CHIP-funded Medicaid coverage in October 2009.
3. In **Arkansas** and **Minnesota**, the waiting period applies only to children covered under Medicaid Section 1115 waiver programs. In **Wisconsin**, the waiting period applies only to children covered under the Section 1115 waiver and the CHIP-funded Medicaid expansion.
4. **Florida** reduced the waiting period to enroll in CHIP from six months to two months in July 2009.
5. **Iowa** plans to implement a waiting period of one month for coverage in CHIP for children in families with incomes greater than 200 percent of the federal poverty line, beginning January 2010.
6. **Kansas** plans to implement a waiting period of 8 months for coverage in CHIP for children in families with incomes greater than 200 percent of the federal poverty line, beginning January 2010.
7. In **Missouri** the waiting period applies only for children in families with incomes of greater than or equal to 150 percent of the federal poverty line.
8. **Montana** increased the waiting period to enroll in CHIP coverage from one month to three months in October 2009.
9. In **New Mexico**, the waiting period applies only for children in families with incomes equal to or greater than 185 percent of the federal poverty line.
10. **Oregon** plans to reduce the waiting period to enroll in CHIP from six months to two months, pending CMS approval.
11. In **Pennsylvania**, children younger than 2 years old are exempt from the six-month waiting period.
12. In **Rhode Island**, there is no waiting period, but the state requires participation in the premium assistance program if other insurance is available to the family.