

Table 1A
Children's Medicaid and SCHIP: States with Income Eligibility 250 Percent of the
Federal Poverty Line and Higher
Income Eligibility Levels, Waiting Periods, and Premium Payments for Two Children in a Family
of Three¹
January 2008

	Income Eligibility (Percent of Federal Poverty Line)		Current Waiting Period	Waiting Period for the Expansion Population ²	Premiums				
	Current Income Eligibility	Eligibility Authorized by State			Current or Proposed for Expansion Population				
					Frequency of payment	Income Level at which State begins Requiring Premiums (FPL)	Amount at 250% of the Federal Poverty Line (\$42,925)	Amount at 300% of the Federal Poverty Line (\$51,510)	Amount at 350% of the Federal Poverty Line (\$60,095)
California ³	250		3	3	Monthly	101	\$24/\$30	N/A	N/A
Connecticut	300		2	2	Monthly	235	\$50	\$50	N/A
District of Columbia ¹	300		None	None	None	—	—	—	N/A
Hawaii ^{1/4}	300		None	None	None	—	—	—	N/A
Illinois ⁵	200 (No limit)		None	12	Monthly	151	\$80	\$80	\$140
Indiana ⁶	200	300/250	3	3 (proposed)	Monthly	150	TBA	TBA	N/A
Louisiana ^{1/7}	200	300/250	None	12 (proposed)	Monthly	201	\$50	\$50	N/A
Maryland ¹	300		6	6	Monthly	201	\$45	\$57	N/A
Massachusetts ⁸	300 (400+)		6 (200-300% FPL)	6 (200-300% FPL)	Monthly	150	\$40	\$56	\$152
Minnesota ^{1/9}	275		4	4	Monthly	All waiver families	\$235	N/A	N/A
Missouri	300		6 (150-300% FPL)	6 (150-300% FPL)	Monthly	150	\$161	\$161	N/A
New Hampshire	300		6	6	Monthly	186	\$50	\$90	N/A
New Jersey	350		3	3	Monthly	150	\$37.50	\$74.50	\$125
New York ¹⁰	250	400/250, state- funded to 400	None	6 (proposed)	Monthly	160	\$30	\$40	\$60
North Carolina ^{2/6}	200	300/plan not yet submitted	None	Undecided	Annually	151	TBA	TBA	N/A
Ohio ^{1/2/11}	200	300/plan not yet submitted	None	Undecided	Monthly	201	\$80	\$80	N/A
Oklahoma ^{1/11}	185	300/250	None	6 (proposed)	Monthly	186	\$31.32	\$31.32	N/A
Pennsylvania ¹²	300		6 (200-300% FPL)	6 (200-300% FPL)	Monthly	201	\$77.24	\$124.84	N/A
Rhode Island ^{1/13}	250		None	None	Monthly	150	\$92	N/A	N/A
Vermont ¹⁴	300		1	1	Monthly	186	\$20/\$40	\$20/\$40	N/A
Washington ¹⁵	250	300/plan not yet submitted	4	4	Monthly	201	\$30	TBA	N/A
West Virginia ⁶	220	300/plan not yet submitted	6 (below 200% FPL) 12 (>200% FPL)	12 (proposed)	Monthly	200	TBA	TBA	N/A
Wisconsin ^{1/16}	185	300/250, state- funded to 300	3	3 (proposed)	Monthly	200	\$62	\$181.48	N/A

SOURCE: Based on a national survey conducted by the Center on Budget and Policy Priorities for the Kaiser Commission on Medicaid and the Uninsured, 2008.

Notes for Table IA

Table presents rules in effect as of July 2007, unless noted otherwise.

1. States noted in this table have passed legislation to expand their children's coverage programs using SCHIP funds to 300 percent of the federal poverty line and higher. Due to the August 17th CMS directive several of these states have scaled back their expansions, postponed the implementation of the expansion or have changed the way in which the state will fund the expansion. For states in *italics* in this table, the income eligibility limit, waiting period, and premiums noted apply to SCHIP-funded Medicaid expansions, unless noted otherwise. To Be Announced (TBA) indicates that premiums are planned for the state's expansion, however the amount has not yet been determined. A dash (—) indicates that no premiums are required in the program; "N/A" indicates that subsidized coverage will not be available at this income level.

2. This column indicates the length of time a child will be required to be uninsured prior to enrolling in health coverage under the state's expansion, sometimes referred to as the waiting period. For **North Carolina** and **Ohio**, this information is currently undecided.

3. 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.

4. **Hawaii** eliminated the premium requirement for children with income between 250 and 300 percent of the federal poverty line in January 2008.

5. **Illinois** implemented its expansion above 200 percent of the federal poverty line with state funds, however prior to the August 17th directive the state planned to use SCHIP funds to cover those children. It is unclear how **Illinois** will proceed. The waiting period applies only to children covered under the state-funded expansion.

6. **Indiana**, **North Carolina**, and **West Virginia** have passed legislation to expand their SCHIP programs to 300 percent of the federal poverty line, however these states have not moved forward with their expansions. Premiums are planned for the states' expansions, however the amount has not yet been determined.

7. In response to the August 17th directive, **Louisiana** and **Oklahoma** scaled back their expansions and will implement expansions to 250 percent of the federal poverty line in 2008. **Louisiana** plans to create a separate SCHIP program for children covered under the expansion. In **Oklahoma**, families without employer-sponsored insurance that are enrolled in the state's "Individual Plan", will pay 20% of the full cost of the premium, based on income, family size, and family composition.

8. **Massachusetts** provides state-financed coverage to children with incomes above SCHIP levels. Eligibility is shown in parentheses. **Massachusetts** requires premiums in children's Medicaid (children under six are exempt) and SCHIP.

9. In **Minnesota**, the infant category under "regular" Medicaid includes children up to age 2. Under "regular" Medicaid, income eligibility for infants is up to 275 percent of the federal poverty line, and under SCHIP, eligibility for infants is between 275 percent and 280 percent of the federal poverty line. Under "regular" Medicaid, income eligibility for children ages 2-19 is up to 150 percent of the federal poverty line, and under the Section 1115 waiver, income eligibility for children in this age group is between 150 and 275 percent of the federal poverty line. The Section 1115 waiver provides coverage for children up to age 21. In **Minnesota**, the waiting period and premiums apply only to children covered under the Medicaid Section 1115 waiver program. The premiums noted are for two persons, which could include a parent, and are approximate.

10. **New York** passed legislation to increase SCHIP coverage to 400 percent of the federal poverty line. This plan has been rejected by CMS. Pending approval from their state legislature, **New York** plans to use SCHIP funds for children in families with income up to 250 percent of the federal poverty line and use state funds for children with family incomes between 250 percent and 400 percent of the federal poverty line. The premiums noted for families with incomes 251 percent of the federal poverty line and above are proposed amounts.

11. **Ohio** passed legislation to increase children's coverage to 300 percent of the federal poverty line. This plan has been rejected by CMS. It is unclear how **Ohio** will proceed.

12. In **Pennsylvania**, children under 2 years old are exempt from the 6-month waiting period. In **Pennsylvania**, the premium varies by health plan. The amount noted is an average of the monthly premiums required by the various health plans.

13. The figures noted for **Rhode Island** may include coverage for parents.

14. In **Vermont**, Medicaid covers uninsured children in families with income at or below 225 percent of the federal poverty line; uninsured children in families with income between 226 and 300 percent of the federal poverty line are covered under a separate SCHIP program. Underinsured children are covered under Medicaid up to 300 percent of the federal poverty line. This expansion of coverage for underinsured children was achieved through an amendment to the state's Medicaid Section 1115 waiver. In **Vermont**, the waiting period is 30 days. **Vermont** requires premiums in children's Medicaid and its separate SCHIP program. For children in families with income between 225 and 300 percent of the federal poverty line there are different premium amounts depending on whether the family has other insurance or does not have other insurance. The first amount noted is for families with other insurance and the second is for families without other insurance.

15. **Washington** passed legislation to increase SCHIP to 300 percent of the federal poverty line in January 2009. Premiums are planned for this expansion, however the amounts have not yet been determined.

16. **Wisconsin** passed legislation to increase children's health coverage to 300 percent of the federal poverty line. In response to the August 17th directive, Wisconsin will use SCHIP funds for children in families with income up to 250 percent of the federal poverty line and use state funds for children with family incomes between 250 percent and 300 percent of the federal poverty line. The waiting period planned under the expansion only applies to children in families with income above 150 percent of the federal poverty line.