

**Table 3**  
**Income Threshold for Parents Applying for Medicaid<sup>1</sup>**  
**(Based on a Family of Three as of January 2008)**

State	Income threshold for non-working parents			Income threshold for working parents			Enrollment Freeze Implemented <sup>3</sup>
	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 <sup>+</sup>	\$583	\$6,996	41%	\$904	\$10,849	63%	
AL	\$164	\$1,968	11%	\$366	\$4,391	26%	
AK	\$1,354	\$16,248	76%	\$1,444	\$17,328	81%	
AZ	\$2,862	\$34,340	200%	\$2,862	\$34,340	200%	
AR <sup>2,4</sup>	\$204/\$2,862	\$2448/\$34,340	14%/200%	\$255/\$2,862	\$3,060/\$34,340	18%/200%	
CA	\$1,431	\$17,170	100%	\$1,521	\$18,250	106%	
CO	\$859	\$10,302	60%	\$949	\$11,382	66%	
CT <sup>+</sup>	\$2,647	\$31,764	185%	\$2,737	\$32,844	191%	
DE	\$1,431	\$17,170	100%	\$1,521	\$18,250	106%	
DC	\$2,862	\$34,340	200%	\$2,962	\$35,540	207%	
FL	\$303	\$3,636	21%	\$806	\$9,672	56%	
GA	\$424	\$5,088	30%	\$756	\$9,068	53%	
HI <sup>5</sup>	\$1,646	\$19,750	100%	\$1,646	\$19,750	100%	
ID	\$317	\$3,804	22%	\$595	\$7,143	42%	
IL	\$2,647	\$31,765	185%	\$2,737	\$32,845	191%	
IN <sup>2,6</sup>	\$288/\$2,862	\$3,456/\$34,340	20%/200%	\$378/\$2,862	\$4,536/\$34,340	26%/200%	
IA <sup>2</sup> <sup>+</sup>	\$426/\$2,862	\$5,112/\$34,340	30%/200%	\$1,268/\$3,557	\$15,214/\$42,925	89%/250%	
KS	\$403	\$4,836	28%	\$493	\$5,916	34%	
KY	\$526	\$6,312	37%	\$909	\$10,903	64%	
LA	\$190	\$2,280	13%	\$280	\$3,360	20%	
ME	\$2,862	\$34,340	200%	\$2,952	\$35,420	206%	
MD <sup>7</sup>	\$434	\$5,208	30%	\$524	\$6,288	37%	
MA	\$1,903	\$22,836	133%	\$1,903	\$22,836	133%	
MI	\$537	\$6,439	38%	\$871	\$10,448	61%	
MN	\$3,936	\$47,232	275%	\$3,936	\$47,232	275%	
MS	\$368	\$4,416	26%	\$458	\$5,496	32%	
MO	\$292	\$3,504	20%	\$556	\$6,670	39%	
MT	\$491	\$5,892	34%	\$855	\$10,256	60%	
NE	\$681	\$8,172	48%	\$851	\$10,215	59%	
NV	\$383	\$4,596	27%	\$1,341	\$16,095	94%	
NH	\$625	\$7,500	44%	\$781	\$9,375	55%	
NJ <sup>+</sup>	\$1,904	\$22,837	133%	\$1,904	\$22,837	133%	
NM <sup>2</sup>	\$389/\$2,862	\$4,668/\$34,340	27%/200%	\$903/\$5,848	\$10,836/\$70,180	63%/409%	
NY	\$2,146	\$25,755	150%	\$2,146	\$25,755	150%	
NC	\$544	\$6,528	38%	\$750	\$9,004	52%	
ND	\$523	\$6,276	37%	\$904	\$10,849	63%	
OH <sup>8</sup>	\$1,288	\$15,453	90%	\$1,288	\$15,453	90%	
OK <sup>2,9</sup> <sup>+</sup>	\$471/\$2,862	\$5,652/\$34,340	33%/200%	\$711/\$2,862	\$8,532/\$34,340	50%/200%	
OR <sup>3</sup>	\$1,431	\$17,170	100%	\$1,431	\$17,170	100%	Y
PA <sup>2,3</sup>	\$421/\$2,862	\$5,052/\$34,340	29%/200%	\$842/\$2,862	\$10,104/\$34,340	59%/200%	Y (state-funded)
RI	\$2,647	\$31,765	185%	\$2,737	\$32,845	191%	
SC	\$715	\$8,580	50%	\$1,430	\$17,160	100%	
SD	\$796	\$9,552	56%	\$796	\$9,552	56%	
TN <sup>3</sup>	\$993	\$11,916	69%	\$1,143	\$13,716	80%	Y
TX	\$188	\$2,256	13%	\$402	\$4,824	28%	
UT <sup>2,3</sup>	\$583/\$2,146	\$6,996/\$25,755	41%/150%	\$673/\$2,146	\$8,076/\$25,755	47%/150%	Y

State	Income threshold for non-working parents			Income threshold for working parents			Enrollment Freeze Implemented <sup>3</sup>
	Monthly Dollar Amount	Annual Dollar Amount	As a percent of poverty line	Monthly Dollar Amount	Annual Dollar Amount	As a percent of poverty line	
VT	\$2,647	\$31,765	185%	\$2,737	\$32,845	191%	
VA	\$348	\$4,176	24%	\$438	\$5,256	31%	
WA <sup>2/3</sup>	\$546/\$2,862	\$6,552/\$34,340	38%/200%	\$1,092/\$2,862	\$13,104/\$34,340	76%/200%	Y (state-funded)
WV	\$253	\$3,036	18%	\$499	\$5,992	35%	
WI <sup>10</sup>	\$2,647	\$31,765	185%	\$2,737	\$32,845	191%	
WY <sup>11</sup>	\$590	\$7,080	41%	\$790	\$9,480	55%	

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.

† The median threshold was computed using the income threshold for each state at which parents can obtain comprehensive coverage that meets federal Medicaid guidelines. In states with two thresholds listed, the first figure is the income threshold at which parents can obtain such coverage. With the exception of **Pennsylvania** and **Washington**, the second figure refers to coverage established through waivers. The coverage offered through waivers generally provides fewer benefits and has higher cost-sharing than allowed in Medicaid. In **Pennsylvania** and **Washington**, the second figure refers to coverage available to parents under a state-funded program.

‡ Indicates that a state has expanded eligibility in at least one of its parent's insurance programs between July 2006 and July 2007, unless noted otherwise.

— Indicates that a state has reduced eligibility in at least one of its parent's health insurance programs between July 2006 and July 2007, unless noted otherwise.

Table presents rules in effect as of July 2007, 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 of the state 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. States with "time-limited disregards" include, but are not limited to, **Kentucky**, **Missouri** and **Texas**.

2. With the exception of **Pennsylvania** and **Washington**, when two thresholds are noted, the first is for "regular" Medicaid programs that provide comprehensive coverage that meets federal Medicaid guidelines and the second refers to coverage established through waivers. The coverage offered through these waivers generally provides fewer benefits and has higher cost-sharing than allowed in Medicaid. In **Pennsylvania** and **Washington**, the second figure refers to coverage available to parents under a state-funded program.

3. This column indicates whether the state was not enrolling eligible parents at any time between July 2006 and July 2007. In **Pennsylvania's** state-funded program and **Utah's** waiver program, parents may only enroll during open enrollment periods. In **Utah**, enrollment is currently open in the waiver program for parents with children. Enrollment is currently closed in **Oregon's** waiver program. In **Tennessee**, enrollment under the state's waiver program is closed to new applicants. **Washington's** state-funded program relies on a system of "managed enrollment" through which persons who are determined eligible may have to wait for space to open in the program before being enrolled.

4. **Arkansas** implemented waiver coverage for parents and childless adults with income up to 200 percent of the federal poverty line in January 2007. This coverage has a more limited benefit package than Medicaid and requires monthly premiums.

5. 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.

6. **Indiana** implemented waiver coverage for parents and childless adults with income up to 200 percent of the federal poverty line in January 2008. This coverage has a more limited benefit package than Medicaid and requires monthly premiums.

7. **Maryland** plans to expand coverage for parents to 116 percent of the federal poverty line in 2008.

8. The income eligibility limit noted for **Ohio** is only available for 24 months.

9. **Oklahoma** increased its income eligibility limit for employees of small employers covered under its waiver from 185 percent to 200 percent of the federal poverty line in November 2007. The state plans to expand its waiver coverage to employers with 250 or more workers. The state also plans to expand the income eligibility limit under the waiver coverage to 250 percent of the federal poverty line.

10. **Wisconsin** will expand coverage for parents to 200 percent of the federal poverty line in February 2008.

11. 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.