Table 10A
Premium Payments for Two Children in
a Family of Three at Selected Income Levels
January 2008

	Increase or decrease ²	Frequency of payment	Income Level at which State begins Requiring Premiums (FPL)	Amount at 101% of the Federal Poverty Line (\$17,342)	Amount at 151% of the Federal Poverty Line (\$25,927)	Amount at 200% of the Federal Poverty Line (\$34,340)
Total	7 - Increase 7 - Decrease	34	N/A	10	26	29
Alabama		Annually	101	\$100	\$200	\$200
Alaska Arizona		None Monthly	101	\$15	\$30	<u> </u>
Arkansas California ³	Decrease	None Monthly	— 101	<u> </u>	\$12/\$18	\$12/\$18
Colorado Connecticut		Annually Monthly	151 235 (\$50)	\$0 \$0	\$35 \$0	\$35 \$0
Delaware Dist. of Columbia		Monthly None	101	\$10	\$15	\$25
Florida Georgia ⁴		Monthly Monthly	101 101	\$15 \$15	\$20 \$40	\$20 \$56
Georgia Hawaii ⁵ Idaho ⁶	Decrease	None Monthly	_	_	_	_
Illinois		Monthly	134 151	\$0 \$0	\$30 \$25	N/A \$25
Indiana Iowa		Monthly Monthly	150 151	\$0 \$0	\$33 \$20	\$50 \$20
Kansas Kentucky		Monthly Monthly	151 151	\$0 \$0	\$20 \$20	\$30 \$20
Louisiana Maine		None Monthly	— 151		— \$16	— \$64
Maryland ¹ Massachusetts ¹	Increase Decrease	Monthly Monthly	201 (\$45) 150	\$0 \$0	\$0 \$24	\$0 \$24
Michigan <i>Minnesota</i> ^{1/7}	Increase Increase	Monthly Monthly	151 All waiver families	\$0 \$8	\$10 \$63	\$10 \$122
Mississippi Missouri ¹	Increase	None Monthly	150	\$0	\$20	\$66
Montana Nebraska Nevada ⁸		None None Quarterly	— — 101	 \$15	N/A — \$35	N/A N/A \$70
New Hampshire New Jersey	Increase	Monthly Monthly	186 150	\$0 \$0	\$0 \$18.50	\$50 \$18.50
New Mexico New York		None Monthly	 160	\$0		<u> </u>
North Carolina North Dakota		Annually None	151 —	\$0 —	\$100 N/A	\$100 N/A
Ohio Oklahoma Oregon		None None None	_ _ _	_ _ _	_ _ _	 N/A N/A
Pennsylvania ⁹ Rhode Island ¹	Decrease	Monthly Monthly	201 (\$77.24) 150	\$0 \$0	\$0 \$61	\$0 \$77
South Carolina South Dakota		None None		— —	N/A —	N/A —
Tennessee ¹ Texas Utah	Decrease Increase	Monthly Annually Quarterly	101 150 101	\$40 \$0 \$30	\$70 \$35 \$60	\$250 \$50 \$60
Vermont ¹ Virginia	Decrease	Monthly None	186	\$0 —	\$0 \$0	\$15 —
Washington West Virginia ¹⁰ Wisconsin ^{1/11}	Increase Decrease	Monthly Monthly Monthly	201 (\$30) 200 151	\$0 \$0 \$0	\$0 \$0 \$75	\$0 \$71 \$125
Wyoming		None	ed by the Center on	_	_	_

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. See notes on following page.

Notes for Table 10A

* Several states have passed legislation to use SCHIP funds to expand their children's health coverage programs to children in families with income up to 300 percent of the federal poverty line or higher. These states are noted with an asterisk (*). Information about the premiums associated with these expansions can be found in Table 1A.

Table presents rules in effect as of July 2007, 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 SCHIP. 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 SCHIP program. All other states require premiums in their separate SCHIP 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.
- 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. 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 removed the requirement that families must pay the first month's premium when they submit their application for children's heath coverage. In addition, in the past, children were denied coverage if the family did not pick a health plan when the application was submitted. The state now has a default enrollment procedure.
- 4. In Georgia, premiums are required only of families with children age six and older.
- 5. **Hawaii** eliminated the premium requirement for children with income between 250 and 300 percent of the federal poverty line in January 2008.
- 6. In Idaho, families with children covered under the state's new "enhanced" plan are not required to pay premiums.
- 7. In **Minnesota**, the premiums noted apply only to children covered under the Section 1115 waiver program and are approximate.
- 8. 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 SCHIP based on the source of income and family composition. Such families with income of 36 percent of the federal poverty line or higher are required to pay premiums.
- 9. In **Pennsylvania**, the premium varies by health plan. The amount noted is an average of the monthly premiums required by the various health plans.
- 10. In **West Virginia**, the premiums noted apply only to children in families with income between 200 and 220 percent of the federal poverty line.
- 11. In **Wisconsin**, the income level at which premiums are required will be raised under the state's February 2008 expansion. The required premium amounts will also be lower under this expansion. This information can be found on Table IA.