

EXHIBIT 34. Medicaid and CHIP Income Eligibility Levels as a Percentage of the FPL for Children and Pregnant Women by State, July 2016

State	Medicaid coverage						CHIP program type ² (as of July 1, 2016)	Separate CHIP coverage		Medicaid/CHIP coverage
	Infants under age 1		Age 1–5		Age 6–18			Birth through age 18 ³	Unborn children ³	Pregnant women and deemed newborns ⁴
	Medicaid funded ¹	CHIP funded ¹	Medicaid funded ¹	CHIP funded ¹	Medicaid funded ¹	CHIP funded ¹				
Alabama	141%	–	141%	–	141%	107–141%	Combination	312%	–	141%
Alaska	177	159–203%	177	159–203%	177	124–203	Medicaid expansion	–	–	200
Arizona	147	–	141	–	133	104–133	Combination	200 ⁵	–	156
Arkansas	142	–	142	–	142	107–142	Combination	211	209%	209
California	208	208–261	142	142–261	133	108–261	Combination	317 ⁶	317	208
Colorado	142	–	142	–	142	108–142	Combination	260	–	195/260
Connecticut	196	–	196	–	196	–	Separate	318	–	258
Delaware	212	194–212	142	–	133	110–133	Combination	212 ⁷	–	212
District of Columbia	319	206–319	319	146–319	319	112–319	Medicaid expansion	–	–	319
Florida	206	192–206	140	–	133	112–133	Combination	210 ⁷	–	191
Georgia	205	–	149	–	133	113–133	Combination	247	–	220
Hawaii	191	191–308	139	139–308	133	105–308	Medicaid expansion	–	–	191
Idaho	142	–	142	–	133	107–133	Combination	185	–	133
Illinois	142	–	142	–	142	108–142	Combination	313	208	208
Indiana	208	157–208	158	141–158	158	106–158	Combination	250	–	208
Iowa	375	240–375	167	–	167	122–167	Combination	302 ⁷	–	375
Kansas	166	–	149	–	133	113–133	Combination	238	–	166
Kentucky	195	–	142	142–159	133	109–159	Combination	213	–	195
Louisiana	142	142–212	142	142–212	142	108–212	Combination	250	209	133
Maine	191	–	157	140–157	157	132–157	Combination	208	–	209
Maryland	194	194–317	138	138–317	133	109–317	Medicaid expansion	–	–	259
Massachusetts	200	185–200	150	133–150	150	114–150	Combination	300	200	200
Michigan	195	195–212	160	143–212	160	109–212	Medicaid expansion	–	195	195
Minnesota	275	275–283 ⁸	275	–	275	–	Combination	–	278	278
Mississippi	194	–	143	–	133	107–133	Combination	209	–	194
Missouri	196	–	148	148–150	148	110–150	Combination	300	300	196/300
Montana	143	–	143	–	133	109–143	Combination	261	–	157
Nebraska	162	162–213	145	145–213	133	109–213	Combination	–	197	194
Nevada	160	–	160	–	133	122–133	Combination	200	–	160
New Hampshire	196	196–318	196	196–318	196	196–318	Medicaid expansion	–	–	196
New Jersey	194	–	142	–	142	107–142	Combination	350	–	194/200
New Mexico	240	200–300	240	200–300	190	138–240	Medicaid expansion	–	–	250

EXHIBIT 34. (continued)

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	Infants under age 1		Age 1–5		Age 6–18			Birth through age 18 ³	Unborn children ³	Pregnant women and deemed newborns ⁴
	Medicaid funded ¹	CHIP funded ¹	Medicaid funded ¹	CHIP funded ¹	Medicaid funded ¹	CHIP funded ¹				
New York	218%	196–218%	149%	–	149%	110–149%	Combination	400%	–	218%
North Carolina	210	194–210	210	141–210%	133	107–133	Combination	211 ⁹	–	196
North Dakota	147	–	147	–	133	111–133	Combination	170	–	147
Ohio	156	141–206	156	141–206	156	107–206	Medicaid expansion	–	–	200
Oklahoma	205	169–205	205	151–205	205	115–205	Combination	–	205%	133
Oregon	185	133–185	133	–	133	100–133	Combination	300	185	185
Pennsylvania	215	–	157	–	133	119–133	Combination	314	–	215
Rhode Island	190	190–261	142	142–261	133	109–261	Combination	–	253	190/253
South Carolina	194	194–208	143	143–208	133	107–208	Medicaid expansion	–	–	194
South Dakota	182	177–182	182	177–182	182	124–182	Combination	204	–	133
Tennessee ¹⁰	195	–	142	–	133	109–133	Combination	250	250	195
Texas	198	–	144	–	133	109–133	Combination	201	202	198
Utah	139	–	139	–	133	105–133	Combination	200	–	139
Vermont	312	237–312	312	237–312	312	237–312	Medicaid expansion	–	–	208
Virginia	143	–	143	–	143	109–143	Combination	200	–	143/200
Washington	210	–	210	–	210	–	Separate	312	193	193
West Virginia	158	–	141	–	133	108–133	Combination	300	–	158
Wisconsin	301	–	186	–	133	101–151	Combination	301 ⁷	301	301
Wyoming	154	–	154	–	133	119–133	Combination	200	–	154

Notes: FPL is federal poverty level. In 2016, 100 percent FPL is \$11,880 for an individual plus \$4,140–\$4,160 for each additional family member in the lower 48 states and the District of Columbia. When determining Medicaid and CHIP eligibility prior to 2014, states had the flexibility to disregard income sources and amounts of their choosing. Beginning in 2014, uniform modified adjusted gross income (MAGI) rules must be used to determine Medicaid and CHIP eligibility for most non-disabled children and adults under age 65, including the groups shown in this table. As a result, states are now required to use MAGI-converted eligibility levels that account for the change in income-counting rules. The eligibility levels shown in this table reflect these MAGI-converted levels or another MAGI-based income limit in effect in each state for these groups as of July 2016. Under federal regulations, the effective income limits may be higher by 5 percentage points of the FPL than those shown on this table to account for a general income disregard that applies to an individual's determination of eligibility for Medicaid and CHIP overall, rather than for particular eligibility groups within Medicaid or CHIP.

Medicaid coverage of children under age 19 with incomes below states' eligibility levels in effect as of March 31, 1997, continues to be financed by Medicaid (Title XIX) funding. Any expansion of eligibility to uninsured children above those levels—through expansions of Medicaid or through separate CHIP programs—is generally financed by CHIP (Title XXI) funding. CHIP funding is not permitted for children with other coverage. Thus, where Medicaid coverage in this table shows overlapping eligibility levels for Medicaid funding and CHIP funding, children with no other coverage are funded by CHIP, while children with other coverage are funded by Medicaid. Pregnant women can receive Medicaid- or CHIP-funded services through regular state plan eligibility pathways or through Section 1115 waivers; in addition, the unborn children of pregnant women may receive CHIP-funded coverage under a state plan option. Deemed newborns are infants up to age 1 who are deemed eligible for Medicaid or CHIP—with no separate application or eligibility determination required—if their mother was enrolled at the time of their birth.

EXHIBIT 34. (continued)

– Dash indicates that state does not use this eligibility pathway.

¹ Under Medicaid funded, there is no lower bound for income eligibility. The eligibility levels listed under Medicaid funded are the highest income levels under which each age group of children is covered under the Medicaid state plan, where either all or just insured children are claimed with Medicaid funding. The eligibility levels listed under CHIP funded are the income levels to which Medicaid has expanded with CHIP funding since its creation in 1997. For states that have different CHIP-funded eligibility levels for children age 6 through 13 and age 14 through 18, this table shows only the levels for children age 6 through 13. In addition, Section 2105(g) of the Social Security Act permits 11 qualifying states to use CHIP funds to pay the difference between the regular Medicaid matching rate and the enhanced CHIP matching rate for Medicaid-enrolled, Medicaid-financed uninsured children whose family income exceeds 133 percent FPL (not separately noted on this table).

² Under CHIP, states have the option to use an expansion of Medicaid, a separate CHIP program, or a combination of both approaches. Ten states (including the District of Columbia) are Medicaid expansions and 2 states are separate CHIP only (Connecticut and Washington). Thirty-nine states are combination programs—and among those, 11 consider themselves to have separate programs but are technically combinations due to the transition of children below 133 percent FPL from separate CHIP to Medicaid (Alabama, Arizona, Georgia, Kansas, Mississippi, Oregon, Pennsylvania, Texas, Utah, West Virginia, Wyoming).

³ Separate CHIP eligibility for children birth through age 18 generally begins where Medicaid coverage ends (as shown in the previous columns). For unborn children, there is no lower bound for income eligibility if the mother is not eligible for Medicaid.

⁴ Pregnant women can be covered with Medicaid or CHIP funding. Under CHIP, coverage can be through a state plan option for targeted low-income pregnant women or through continuation of an existing Section 1115 waiver. When two values are shown in this column, the first is for Medicaid and the second is for CHIP.

⁵ Arizona closed its separate CHIP program (KidsCare) to new enrollment in January 2010. The state reinstated the program on September 1, 2016.

⁶ California has a separate CHIP program in three counties only that covers children up to 317 percent FPL.

⁷ The separate CHIP programs in Delaware, Florida, Iowa, and Wisconsin cover children age 1–18.

⁸ In Minnesota, only infants (defined by the state as being under age 2) are eligible for the Medicaid-expansion CHIP program up to 283 percent FPL.

⁹ North Carolina's separate CHIP program covers children age 6–18.

¹⁰ While Tennessee covers children with CHIP-funded Medicaid, enrollment is currently capped, except for children who roll over from traditional Medicaid.

Sources: MACPAC, 2016, analysis of Centers for Medicare & Medicaid Services (CMS), 2016, *State Medicaid and CHIP income eligibility standards (For selected MAGI Groups, based on state decisions as of June 1, 2016)*, <https://www.medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-eligibility-levels/medicaid-chip-eligibility-levels.html>; MACPAC, 2016, analysis of state websites; MACPAC, 2015, analysis of CMS, 2015, MAGI conversion plans and SIPP-based MAGI conversion results, <http://www.medicaid.gov/medicaid-chip-program-information/by-state/by-state.html>; MACPAC, 2015, analysis of CMS, 2015, Medicaid state plan amendments, <http://www.medicaid.gov/state-resource-center/medicaid-state-plan-amendments/medicaid-state-plan-amendments.html>; MACPAC, 2015, analysis of CMS, 2015, CHIP state plan amendments, <http://www.medicaid.gov/chip/state-program-information/chip-state-program-information.html>; MACPAC, 2015, analysis of CMS, 2015, *Children's Health Insurance Program: Plan activity as of May 1, 2015*, <http://www.medicaid.gov/chip/downloads/chip-map.pdf>; and MACPAC, 2015, analysis of CMS, 2015, email to MACPAC staff, October 29.