

EXHIBIT 35. Medicaid and CHIP Income Eligibility Levels as a Percentage of the FPL for Children and Pregnant Women by State, July 2021

State	CHIP program type ¹ (as of July 2021)	Medicaid coverage ²						Separate CHIP coverage		Medicaid and CHIP coverage
		Infants under age 1		Age 1–5		Age 6–18		Birth through age 18 ³	Unborn children ⁴	Pregnant women and deemed newborns ⁵
		Medicaid funded	CHIP funded	Medicaid funded	CHIP funded	Medicaid funded	CHIP funded			
Alabama	Combination	141%	–	141%	–	141%	107–141%	312%	–	141%
Alaska	Medicaid expansion	177	159–203%	177	159–203%	177	124–203	–	–	200
Arizona	Combination	147	–	141	–	133	104–133	200	–	156
Arkansas	Combination	142	–	142	–	142	107–142	211	209%	209
California	Combination	208	208–261	142	142–261	133	108–261	– ⁶	317	208
Colorado	Combination	142	–	142	–	142	108–142	260	–	195; 260
Connecticut	Separate	196	–	196	–	196	–	318	–	258
Delaware	Combination	212	194–212	142	–	133	110–133	212 ⁷	–	212
District of Columbia	Medicaid expansion	319	206–319	319	146–319	319	112–319	–	–	319
Florida	Combination	206	192–206	140	–	133	112–133	210 ⁷	–	191
Georgia	Combination	205	–	149	–	133	113–133	247	–	220
Hawaii	Medicaid expansion	191	191–308	139	139–308	133	105–308	–	–	191
Idaho	Combination	142	–	142	–	133	107–133	185	–	133
Illinois	Combination	142	–	142	–	142	108–142	313	208	208
Indiana	Combination	208	157–208	158	141–158	158	106–158	250	–	208
Iowa	Combination	375	240–375	167	–	167	122–167	302 ⁷	–	375
Kansas	Combination	166	–	149	–	133	113–133	225	–	166
Kentucky	Combination	195	–	142	142–159	133	109–159	213	–	195
Louisiana	Combination	142	142–212	142	142–212	142	108–212	250	209	133
Maine	Combination	191	–	157	140–157	157	132–157	208	–	209
Maryland	Medicaid expansion	194	194–317	138	138–317	133	109–317	–	–	259
Massachusetts	Combination	200	185–200	150	133–150	150	114–150	300	200	200
Michigan	Combination	195	195–212	160	143–212	160	109–212	–	195	195
Minnesota	Combination	275	275–283 ⁸	275	–	275	–	–	278	278
Mississippi	Combination	194	–	143	–	133	107–133	209	–	194
Missouri	Combination	196	–	148	148–150	148	110–150	300	300	196; 300
Montana	Combination	143	–	143	–	133	109–143	261	–	157
Nebraska	Combination	162	162–213	145	145–213	133	109–213	–	197	194
Nevada	Combination	160	–	160	–	133	122–133	200	–	160

EXHIBIT 35. (continued)

State	CHIP program type ¹ (as of July 2021)	Medicaid coverage ²						Separate CHIP coverage		Medicaid and CHIP coverage
		Infants under age 1		Age 1–5		Age 6–18		Birth through age 18 ³	Unborn children ⁴	Pregnant women and deemed newborns ⁵
		Medicaid funded	CHIP funded	Medicaid funded	CHIP funded	Medicaid funded	CHIP funded			
New Hampshire	Medicaid expansion	196%	196–318%	196%	196–318%	196%	196–318%	–	–	196%
New Jersey	Combination	194	–	142	–	142	107–142	350%	–	194; 200
New Mexico	Medicaid expansion	240	200–300	240	200–300	190	138–240	–	–	250
New York	Combination	218	–	149	–	149	110–149	400	–	218
North Carolina	Combination	210	194–210	210	141–210	133	107–133	211 ⁹	–	196
North Dakota	Medicaid expansion	147	147–170	147	147–170	133	111–170	–	–	157
Ohio	Medicaid expansion	156	141–206	156	141–206	156	107–206	–	–	200
Oklahoma	Combination	205	169–205	205	151–205	205	115–205	–	205%	133
Oregon	Combination	185	133–185	133	–	133	100–133	300	185	185
Pennsylvania	Combination	215	–	157	–	133	119–133	314	–	215
Rhode Island	Combination	190	190–261	142	142–261	133	109–261	–	253	190; 253
South Carolina	Medicaid expansion	194	194–208	143	143–208	133	107–208	–	–	194
South Dakota	Combination	182	147–182	182	147–182	182	111–182	204	133	133
Tennessee ¹⁰	Combination	195	–	142	–	133	109–133	250	250	195
Texas	Combination	198	–	144	–	133	109–133	201	202	198
Utah	Combination	139	–	139	–	133	105–133	200	–	139
Vermont	Medicaid expansion	312	237–312	312	237–312	312	237–312	–	–	208
Virginia	Combination	143	–	143	–	143	109–143	200	–	143; 200
Washington	Separate	210	–	210	–	210	–	312	193	193
West Virginia	Combination	158	–	141	–	133	108–133	300	–	185; 300
Wisconsin	Combination	301	–	186	–	133	101–151	301 ⁷	301	301
Wyoming	Medicaid expansion	154	154–200	154	154–200	133	119–200	–	–	154

Notes: As of January 2021, 100 percent of the federal poverty level (FPL) in the lower 48 states and the District of Columbia was \$12,880 for an individual plus \$4,540 for each additional family member. Prior to 2014, states had the flexibility to disregard income sources and amounts of their choosing when determining Medicaid and CHIP eligibility. In 2014, uniform modified adjusted gross income (MAGI) rules became mandatory for determining Medicaid and CHIP eligibility for most children and adults under age 65 eligible for Medicaid on a basis other than disability, 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 2021. Under federal regulations, the effective income limits may be 5 percentage points higher than the percentage of FPL shown in this table to account for a general income disregard that applies to an individual's eligibility under the group with the highest income standard, rather than for particular eligibility groups within Medicaid or CHIP.

EXHIBIT 35. (continued)

Medicaid (Title XIX of the Social Security Act (the Act)) funding continues to finance Medicaid coverage of children under age 19 in families with incomes below state eligibility levels in effect as of March 31, 1997. 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 of the Act) 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 waivers under Section 1115 of the Act; in addition, the unborn children of pregnant women may receive CHIP-funded coverage under a state plan option.

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

¹ Under CHIP, states can implement Medicaid expansion, separate CHIP, or a combination program. Ten states (Alaska, Hawaii, Maryland, New Hampshire, New Mexico, North Dakota, Ohio, South Carolina, Vermont, and Wyoming) and the District of Columbia use Medicaid expansion, and two states (Connecticut and Washington) use separate CHIP. Thirty-eight states use combination programs, although some of these are combination programs solely as a result of the transition of children in families with income less than or equal to 133 percent FPL from separate CHIP to Medicaid. In five states with combination programs (Michigan, Minnesota, Nebraska, Oklahoma, and Rhode Island), separate CHIP coverage is only through the unborn child option.

² Under Medicaid-funded coverage, there is no lower threshold for income eligibility. The eligibility levels listed are the highest income levels under which each age group of children is covered under the Medicaid state plan. The eligibility levels listed under CHIP-funded Medicaid coverage are the income levels to which Medicaid has expanded using CHIP funds (which became available when CHIP was created in 1997). For states that set different CHIP-funded eligibility levels for children age 6–13 and age 14–18, this table shows only the levels for children age 6–13. In addition, Section 2105(g) of the 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).

³ Separate CHIP eligibility for children from birth through age 18 generally begins where Medicaid coverage ends (as shown in the previous columns).

⁴ For unborn children, there is no lower threshold for income eligibility if the mother is not eligible for Medicaid.

⁵ Deemed newborns are infants up to age one 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. 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.

⁶ In California, certain children up to age two with incomes up to 317 percent FPL are covered statewide, and children in three counties are covered up to 317 percent FPL through a separate CHIP program.

⁷ In Delaware, Florida, Iowa, and Wisconsin, separate CHIP covers children age 1–18.

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

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

¹⁰ Although Tennessee covers children with CHIP-funded Medicaid, coverage is available only for children under age 19 who are enrolled in Medicaid but no longer qualify and lack access to health insurance through a parent's employer.

Source: MACPAC, 2021, analysis of CMS, 2021, Medicaid, Children's Health Insurance Program, & Basic Health Program Eligibility Levels <https://www.medicaid.gov/medicaid/national-medicaid-chip-program-information/medicaid-childrens-health-insurance-program-basic-health-program-eligibility-levels/index.html>; CMS, 2021, Medicaid state plan amendments, <https://www.medicaid.gov/state-resource-center/medicaid-state-plan-amendments/index.html>; CMS, 2021, CHIP state plan amendments, <https://www.medicaid.gov/chip/state-program-information/index.html>; Kaiser Family Foundation (KFF), 2021, *Medicaid and CHIP eligibility, enrollment, and cost sharing policies as of January 2021: Findings from a 50-state survey*, San Francisco, CA: KFF, <https://www.kff.org/medicaid/report/medicaid-and-chip-eligibility-and-enrollment-policies-as-of-january-2021-findings-from-a-50-state-survey/>; and eligibility information from state websites.