

EXHIBIT 35. Medicaid and CHIP Income Eligibility Levels as a Percentage of the FPL for Children and Pregnant Women by State, July 2022

| State | CHIP program type ¹ (as of July 2022) | Medicaid coverage ² | | | | | | Separate CHIP coverage | | | Medicaid and CHIP coverage Pregnant women and deemed newborns ⁵ |
|-----------------------|---|--------------------------------|----------------------|-----------------|-------------|-----------------|-------------|-----------------------------------|------------------------------|---|---|
| | | 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 | 142-313 | 142 | 142-313 | 142 | 108-313 | - | 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 | 250 | - | 166 | |
| Kentucky ⁸ | Combination | 195 | - | 142 | 142-159 | 133 | 109-159 | 213 | - | 195; 213 | |
| 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 ⁹ | 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 2022) | Medicaid coverage ² | | | | | | Separate CHIP coverage | | | Medicaid and CHIP coverage Pregnant women and deemed newborns ⁵ |
|-------------------------|---|--------------------------------|-------------|-----------------|-------------|-----------------|-------------|-----------------------------------|------------------------------|------|---|
| | | Infants under age 1 | | Age 1–5 | | Age 6–18 | | Birth through age 18 ³ | Unborn children ⁴ | – | |
| | | 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 ¹⁰ | – | – | 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 ¹¹ | 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 | – | 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 2022, 100 percent of the federal poverty level (FPL) in the lower 48 states and the District of Columbia was \$13,590 for an individual plus \$4,720 for each additional family member. Before 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 2022. 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.

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

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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 six states with combination programs (Illinois, 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 (MACPAC uses the term pregnant women as this is the term used in the statute and regulations. However, other terms are being used increasingly in recognition that not all individuals who become pregnant and give birth identify as women). 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 through 18.

⁸ As of July 2022, Kentucky started operating its separate CHIP for children under age 19 as a Medicaid expansion. However, CMS and the state are finalizing the relevant state plan amendments, so the change is not reflected here.

⁹ In Minnesota, infants (defined by the state as being under age two) are eligible for Medicaid-expansion CHIP up to 283 percent FPL.

¹⁰ North Carolina's separate CHIP covers children age 6–18.

¹¹ 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, 2022, analysis of CMS, 2022, 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, 2022, Medicaid state plan amendments, <https://www.medicaid.gov/state-resource-center/medicaid-state-plan-amendments/index.html>; CMS, 2022, CHIP state plan amendments, <https://www.medicaid.gov/chip/state-program-information/index.html>; Kaiser Family Foundation (KFF), 2022, Medicaid and CHIP eligibility, enrollment, and cost sharing policies as of January 2022: Findings from a 50-state survey, San Francisco, CA: KFF, <https://www.kff.org/report-section/medicaid-and-chip-eligibility-and-enrollment-policies-as-of-january-2022-findings-from-a-50-state-survey-report/>; and eligibility information from state websites.