

EXHIBIT 35. Medicaid and CHIP Income Eligibility Levels as a Percentage of the Federal Poverty Level for Children and Pregnant Women by State, July 2024

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

EXHIBIT 35. (continued)

State	Medicaid coverage ¹						Separate CHIP coverage		Medicaid and CHIP coverage
	Infants under age 1		Age 1–5		Age 6–18		Birth through age 18 ²	From conception to the end of pregnancy ³	Pregnant women and deemed newborns ⁴
	Medicaid funded	CHIP funded	Medicaid funded	CHIP funded	Medicaid funded	CHIP funded			
Nevada	160%	–	160%	–	133%	122–133%	200%	–	185%
New Hampshire	196	196–318%	196	196–318%	196	196–318	–	–	196
New Jersey	194	–	142	–	142	107–142	350	–	194; 200
New Mexico	240	200–300	240	200–300	190	138–240	–	–	250
New York	218	–	149	–	149	110–149	400	218%	218
North Carolina	211	194–211	211	141–211	211	107–211	–	–	196
North Dakota	147	147–200	147	147–200	133	111–200	–	–	170
Ohio	156	141–206	156	141–206	156	107–206	–	–	200
Oklahoma	205	169–205	205	151–205	205	115–205	–	205	205
Oregon	185	133–185	133	–	133	100–133	300	185	185
Pennsylvania	215	–	157	–	133	119–133	314	–	215
Rhode Island	190	190–261	142	142–261	133	109–261	–	253	190; 253
South Carolina	194	194–208	143	143–208	133	107–208	–	–	194
South Dakota	182	147–182	182	147–182	182	111–182	204	133	133
Tennessee ⁸	195	–	142	–	133	109–133	250	250	250
Texas	198	–	144	–	133	109–133	201	202	198
Utah	139	–	139	–	133	105–133	200	–	139
Vermont	312	237–312	312	237–312	312	237–312	–	–	208
Virginia	143	–	143	–	143	109–143	200	200	143; 200
Washington	210	–	210	–	210	–	312	193	193
West Virginia	158	–	141	–	133	108–133	300	–	185; 300
Wisconsin	301	–	186	–	133	101–151	301 ⁶	301	301
Wyoming	154	154–200	154	154–200	133	119–200	–	–	154

Notes: As of January 2024, 100 percent of the federal poverty level (FPL) in the lower 48 states and the District of Columbia was \$15,060 for an individual plus \$5,380 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 2024. 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 a separate CHIP—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 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 through 13 and 14 through 18, this table shows only the levels for children age 6 through 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 in this table).

² Separate CHIP eligibility for children from birth through age 18 generally begins where Medicaid coverage ends (as shown in the previous columns).

³ Formerly known as the unborn child option. For this pathway, there is no lower threshold for income eligibility if the mother is not eligible for Medicaid.

⁴ 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.

⁵ In California, certain children up to age two with incomes above 261 percent FPL up to 317 percent FPL are covered statewide, and children in three counties are covered above 261 percent FPL up to 317 percent FPL through a separate CHIP.

⁶ In Delaware, Florida, Iowa, and Wisconsin, separate CHIP covers children age 1 through 18.

⁷ In Minnesota, infants (defined by the state as being under age two) are eligible for Medicaid-expansion CHIP up to 283 percent FPL.

⁸ 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, 2024, analysis of CMS, 2023, 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, 2024, Medicaid state plan amendments, <https://www.medicaid.gov/state-resource-center/medicaid-state-plan-amendments/index.html>; CMS, 2024, CHIP state plan amendments, <https://www.medicaid.gov/chip/state-program-information/index.html>; KFF, 2024, *A look at Medicaid and CHIP eligibility, enrollment, and renewal policies during the unwinding of continuous enrollment and beyond*, San Francisco, CA: KFF, <https://www.kff.org/medicaid/report/a-look-at-medicaid-and-chip-eligibility-enrollment-and-renewal-policies-during-the-unwinding-of-continuous-enrollment-and-beyond/>; and eligibility information from state websites.