

October 2013 | Fact Sheet

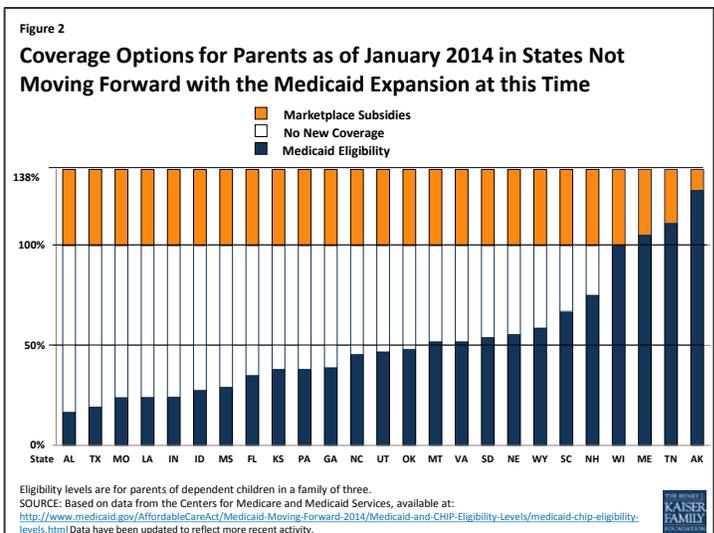
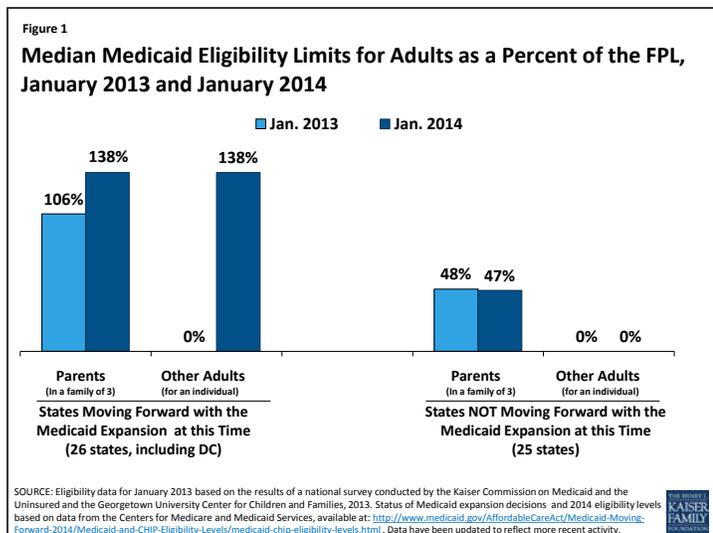
Medicaid Eligibility for Adults as of January 1, 2014

As enacted, the Affordable Care Act (ACA) would expand Medicaid to adults with incomes at or below 138% of the federal poverty level (FPL) (\$15,856 for an individual as of 2013) starting January 1, 2014, nationwide.¹ This expansion would significantly increase eligibility for parents in many states and end the historic exclusion of adults without dependent children, referred to as childless adults, from Medicaid. In addition, starting January 2014, the ACA establishes new streamlined eligibility and enrollment processes for Medicaid, which include determining income eligibility for most groups based on Modified Adjusted Gross Income (MAGI). The move to MAGI will largely align Medicaid income eligibility determinations with the standards used to determine eligibility for federal subsidies to help pay for coverage through the new Marketplaces.

While the Medicaid expansion was intended to occur nationwide, the Supreme Court ruling on the ACA effectively made it a state option. As of September 2013, 26 states, including DC are moving forward with the expansion and 25 states are not currently moving forward. There is no deadline for states to decide to expand. Regardless of state Medicaid expansion decisions, all states must implement the new eligibility and enrollment processes, including the transition to MAGI income determinations. As part of the transition to MAGI, states' existing Medicaid income limits for children, pregnant women, parents, and childless adults will be converted to MAGI-equivalent limits.² Tables 1 and 2 show Medicaid income limits for parents and childless adults as of January 2013, and the new income limits that will be in effect as of January 1, 2014.

In states that expand Medicaid, many low-income parents and other adults will become newly eligible for coverage. Overall, the median eligibility limit for parents in the 26 states moving forward with the Medicaid expansion will rise from 106% FPL to 138% FPL for parents and from 0% to 138% FPL for childless adults³ (Figure 1). However, the scope of changes for these groups varies widely across the states. Overall, eligibility levels will increase for parents in 19 states and for childless adults in 24 states. The remaining states in this group had already expanded Medicaid to higher incomes. These states will either maintain higher eligibility levels or reduce eligibility to 138% FPL. In states reducing Medicaid eligibility, those losing Medicaid coverage would have incomes that would qualify for federal subsidies to help pay for Marketplace coverage.

In states that do not expand Medicaid, significant coverage gaps will remain for many poor adults. In the 25 states not currently moving forward with the Medicaid expansion, adults between the January 2014 Medicaid eligibility limits and 100% FPL will not gain a coverage option. These adults will not be eligible for Medicaid or the federal subsidies to help pay for Marketplace coverage. As of January 2014, 21 states will have Medicaid eligibility levels for parents below 100% FPL (Figure 2). Moreover, in nearly all of the states that are not currently expanding Medicaid, childless adults generally will not be eligible regardless of how low their incomes are.⁴



**Table 1: Medicaid Adult Income Eligibility Limits as a Percent of the Federal Poverty Level
January 2013 and January 2014⁵**

State	Parents of Dependent Children (in a family of three)			Other Adults (Non-Disabled) (for an individual)		
	January 2013		January 2014	January 2013		January 2014
	Jobless	Working		Jobless	Working	
MOVING FORWARD WITH THE MEDICAID EXPANSION AT THIS TIME⁶ (26 states, including DC)						
Arizona	100%	106%	138%	100% <i>(closed)</i>	100% <i>(closed)</i>	138%
Arkansas	13%	16%	138%			138%
California	100%	106%	138%			138%
Colorado	100%	106%	138%	10% <i>(closed)</i>	20% <i>(closed)</i>	138%
Connecticut ⁷	185%	191%	201%	55%	70%	138%
Delaware	100%	120%	138%	100%	110%	138%
District of Columbia ⁷	200%	206%	220%	200%	211%	215%
Hawaii	133%	133%	138%	133%	133%	138%
Illinois	133%	139%	138%			138%
Iowa ^{8,9}	27%	80%	138%			138%
Kentucky	33%	57%	138%			138%
Maryland	116%	122%	138%			138%
Massachusetts	133%	133%	138%			138%
Michigan ⁸	37%	64%	138%			138%
Minnesota ⁷	215%	215%	205%	75%	75%	205%
Nevada	24%	84%	138%			138%
New Jersey	200% <i>(closed > 133%)</i>	200% <i>(closed > 133%)</i>	138%			138%
New Mexico	28%	85%	138%			138%
New York	150%	150%	138%	100%	100%	138%
North Dakota	33%	57%	138%			138%
Ohio ⁹	90%	96%	138%			138%
Oregon	30%	39%	138%			138%
Rhode Island	175%	181%	138%			138%
Vermont	185%	191%	138%	150%	160%	138%
Washington	35%	71%	138%			138%
West Virginia	16%	31%	138%			138%
Median	100%	106%	138%	0%	0%	138%
NOT MOVING FORWARD WITH THE MEDICAID EXPANSION AT THIS TIME⁶ (25 states)						
Alabama	10%	23%	16%			0%
Alaska	74%	78%	128%			0%
Florida	19%	56%	35%			0%
Georgia	27%	48%	39%			0%
Idaho ⁹	20%	37%	27%			0%
Indiana ⁹	18%	24%	24%			0%
Kansas	25%	31%	38%			0%
Louisiana ⁹	11%	24%	24%			0%
Maine ⁹	133%	133%	105%			0%
Mississippi	23%	29%	29%			0%
Missouri ⁹	18%	35%	24%			0%
Montana ⁹	31%	54%	52%			0%
Nebraska	47%	58%	55%			0%
New Hampshire	38%	47%	75%			0%
North Carolina	34%	47%	45%			0%
Oklahoma ⁹	36%	51%	48%			0%
Pennsylvania	25%	58%	38%			0%
South Carolina	50%	89%	67%			0%
South Dakota	50%	50%	54%			0%
Tennessee	67%	122%	111%			0%
Texas	12%	25%	19%			0%
Utah ⁹	37%	42%	47%			0%
Virginia	25%	30%	52%			0%
Wisconsin ¹⁰	200%	200%	100%			100%
Wyoming	37%	50%	59%			0%
Median	33%	48%	47%	0%	0%	0%

SOURCE: Eligibility data for January 2013 based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2013. Status of Medicaid expansion decisions and 2014 eligibility levels based on data from the Centers for Medicare and Medicaid Services, available at: <http://medicaid.gov/AffordableCareAct/Medicaid-Moving-Forward-2014/Medicaid-and-CHIP-Eligibility-Levels/medicaid-chip-eligibility-levels.html>. Data have been updated to reflect more recent activity.

**Table 2: Medicaid Income Eligibility Limits for Adults Based on Annual Income
January 2013 and January 2014⁵**

State	Parents of Dependent Children (in a family of three)			Other Adults (Non-Disabled) (for an individual)		
	January 2013		January 2014	January 2013		January 2014
	Jobless	Working		Jobless	Working	
MOVING FORWARD WITH THE MEDICAID EXPANSION AT THIS TIME⁶ (26 states, including DC)						
Arizona	\$ 19,530	\$ 20,635	\$ 26,951	\$ 11,490 <i>(closed)</i>	\$ 11,490 <i>(closed)</i>	\$ 15,856
Arkansas	\$ 2,504	\$ 3,130	\$ 26,951			\$ 15,856
California	\$ 19,530	\$ 20,635	\$ 26,951			\$ 15,856
Colorado	\$ 19,530	\$ 20,635	\$ 26,951	\$ 1,149 <i>(closed)</i>	\$ 2,298 <i>(closed)</i>	\$ 15,856
Connecticut ⁷	\$ 36,126	\$ 37,231	\$ 39,255	\$ 6,270	\$ 8,071	\$ 15,856
Delaware	\$ 19,530	\$ 23,434	\$ 26,951	\$ 11,490	\$ 12,601	\$ 15,856
District of Columbia ⁷	\$ 39,060	\$ 40,288	\$ 42,966	\$ 22,980	\$ 24,214	\$ 24,703
Hawaii	\$ 29,874	\$ 29,874	\$ 31,008	\$ 17,592	\$ 17,592	\$ 18,257
Illinois	\$ 25,975	\$ 27,079	\$ 26,951			\$ 15,856
Iowa ⁸	\$ 5,229	\$ 15,553	\$ 26,951			\$ 15,856
Kentucky	\$ 6,457	\$ 11,158	\$ 26,951			\$ 15,856
Maryland	\$ 22,648	\$ 23,753	\$ 26,951			\$ 15,856
Massachusetts	\$ 25,975	\$ 25,975	\$ 26,951			\$ 15,856
Michigan ⁸	\$ 7,316	\$ 12,447	\$ 26,951			\$ 15,856
Minnesota ⁷	\$ 41,982	\$ 41,982	\$ 40,036	\$ 8,614	\$ 8,614	\$ 22,980
Nevada	\$ 4,701	\$ 16,461	\$ 26,951			\$ 15,856
New Jersey	\$ 39,060 <i>(closed >\$25,975)</i>	\$ 39,060 <i>(closed >\$25,975)</i>	\$ 26,951			\$ 15,856
New Mexico	\$ 5,487	\$ 16,601	\$ 26,951			\$ 15,856
New York	\$ 29,289	\$ 29,289	\$ 26,951	\$ 11,490	\$ 11,490	\$ 15,856
North Dakota	\$ 6,420	\$ 11,097	\$ 26,951			\$ 15,856
Ohio ⁹	\$ 17,566	\$ 18,671	\$ 26,951			\$ 15,856
Oregon	\$ 5,954	\$ 7,562	\$ 26,951			\$ 15,856
Rhode Island	\$ 34,174	\$ 35,279	\$ 26,951			\$ 15,856
Vermont	\$ 36,131	\$ 37,302	\$ 26,951	\$ 17,229	\$ 18,340	\$ 15,856
Washington	\$ 6,899	\$ 13,797	\$ 26,951			\$ 15,856
West Virginia	\$ 3,106	\$ 6,125	\$ 26,951			\$ 15,856
<i>Median</i>	\$ 19,530	\$ 20,635	\$ 26,951	\$ 0	\$ 0	\$ 15,856
NOT MOVING FORWARD WITH THE MEDICAID EXPANSION AT THIS TIME⁶ (25 states)						
Alabama	\$ 2,013	\$ 4,493	\$ 3,220			\$ 0
Alaska	\$ 17,965	\$ 19,070	\$ 31,124			\$ 0
Florida	\$ 3,719	\$ 10,999	\$ 6,808			\$ 0
Georgia	\$ 5,205	\$ 9,280	\$ 7,588			\$ 0
Idaho ⁹	\$ 3,891	\$ 7,304	\$ 5,356			\$ 0
Indiana ⁹	\$ 3,535	\$ 4,640	\$ 4,696			\$ 0
Kansas	\$ 4,947	\$ 6,052	\$ 7,420			\$ 0
Louisiana ⁹	\$ 2,136	\$ 4,665	\$ 4,684			\$ 0
Maine ⁹	\$ 25,975	\$ 25,975	\$ 20,506			\$ 0
Mississippi	\$ 4,517	\$ 5,622	\$ 5,668			\$ 0
Missouri ⁹	\$ 3,584	\$ 6,837	\$ 4,660			\$ 0
Montana ⁹	\$ 6,027	\$ 10,483	\$ 10,108			\$ 0
Nebraska	\$ 9,084	\$ 11,355	\$ 10,816			\$ 0
New Hampshire	\$ 7,365	\$ 9,206	\$ 14,644			\$ 0
North Carolina	\$ 6,678	\$ 9,206	\$ 8,860			\$ 0
Oklahoma ⁹	\$ 6,936	\$ 9,882	\$ 9,376			\$ 0
Pennsylvania	\$ 4,947	\$ 11,367	\$ 7,420			\$ 0
South Carolina	\$ 9,771	\$ 17,333	\$ 13,084			\$ 0
South Dakota	\$ 9,771	\$ 9,771	\$ 10,528			\$ 0
Tennessee	\$ 13,085	\$ 23,802	\$ 21,676			\$ 0
Texas	\$ 2,308	\$ 4,935	\$ 3,736			\$ 0
Utah ⁹	\$ 7,156	\$ 8,261	\$ 9,112			\$ 0
Virginia	\$ 4,824	\$ 5,929	\$ 10,120			\$ 0
Wisconsin ¹⁰	\$ 39,060	\$ 39,060	\$ 19,530			\$ 11,490
Wyoming	\$ 7,242	\$ 9,697	\$ 11,452			\$ 0
<i>Median</i>	\$ 6,352	\$ 9,374	\$ 9,112	\$ 0	\$ 0	\$ 0

SOURCE: Eligibility data for January 2013 based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2013. Status of Medicaid expansion decisions and 2014 eligibility levels based on data from the Centers for Medicare and Medicaid Services, available at: <http://medicaid.gov/AffordableCareAct/Medicaid-Moving-Forward-2014/Medicaid-and-CHIP-Eligibility-Levels/medicaid-chip-eligibility-levels.html>.

NOTES

1. This income limit includes a five percentage point of income disregard that raises the effective limit to 138% FPL from 133% FPL.
2. The goal of this conversion is to establish MAGI limits that are no less than states' previous income limits, accounting for states' previous use of a wide range of income disregards and deductions. See Centers for Medicare and Medicaid Services, "MAGI: Medicaid and CHIP's New Eligibility Standards," September 30, 2013, available at <http://www.medicaid.gov/AffordableCareAct/Medicaid-Moving-Forward-2014/Downloads/Modified-Adjusted-Gross-Income-and-Medicaid-CHIP.pdf> for more information.
3. Some of these states currently provide more limited benefits than Medicaid to childless adults under Section 1115 Medicaid waiver demonstration authority.
4. Some of these states currently provide more limited benefits than Medicaid to childless adults under Section 1115 Medicaid waiver demonstration authority. Under a pending waiver, Wisconsin will provide full Medicaid coverage to childless adults with incomes up to 100% FPL as of January 1, 2014 at the regular state matching rate.
5. Eligibility levels are based on 2013 federal poverty levels. Eligibility limits for working parents as of January 2013 take into account income or earnings disregards for applicants. January 2014 income limits reflect MAGI converted income standards, and include a 5 percentage point of income disregard. Eligibility levels for parents are based on a parent in a family of three. Eligibility levels for other adults are based on an individual. Eligibility limits for January 2013 are for full Medicaid benefits. Some states provide more limited benefits than Medicaid to parents and/or other adults at higher incomes through Section 1115 waiver demonstration authority. "Closed" indicates that the state was not enrolling new adults eligible for coverage into a program at any point between January 1, 2012 and January 1, 2013.
6. This table indicates state decisions on the Medicaid expansion as of September 30, 2013. Per CMS guidance, there is no deadline for states to implement the Medicaid expansion. Michigan plans to adopt the Medicaid expansion on April 1, 2014.
7. Connecticut, the District of Columbia, and Minnesota had previously expanded Medicaid to parents with incomes above 138% FPL and are maintaining these higher limits.
8. In Iowa and Michigan, the adult expansion is subject to a section 1115 demonstration.
9. These states currently have additional coverage for parents or other adults above state plan limits through a section 1115 demonstration. The demonstrations include limits on eligibility and/or benefits, do not offer coverage to all residents of the state, and/or include an enrollment cap.
10. Wisconsin has a pending waiver that would provide full Medicaid coverage to parents and childless adults up to 100% FPL as of January 1, 2014.