

January 2014 | Fact Sheet

## Where Are States Today? Medicaid and CHIP Eligibility Levels for Children and Non-Disabled Adults as of January 1, 2014

As part of the Affordable Care Act's goal to reduce the number of uninsured, it makes several key changes in Medicaid eligibility. As enacted, the ACA expands Medicaid to nearly all individuals with incomes at or below 138% FPL (\$15,856 for an individual or \$26,951 for a family of three in 2013) as of January 1, 2014. However, this expansion was effectively made a state option by the Supreme Court ruling on the ACA. A total of 26 states, including DC, are moving forward with the expansion in 2014<sup>1</sup>. There is no deadline for states to adopt the expansion, and several states are still actively considering the option. The ACA also establishes new streamlined eligibility and enrollment processes for Medicaid, which all states must implement regardless of their Medicaid expansion decisions. These new streamlined processes include a change in how financial eligibility will be determined for many Medicaid beneficiaries based on Modified Adjusted Gross Income (MAGI). This change is designed to standardize the approach to determining financial eligibility across states as well as health insurance affordability programs. As part of the transition to use of MAGI, states must convert their existing Medicaid income limits to MAGI-equivalent limits. This brief provides an overview of Medicaid and CHIP eligibility levels for non-disabled children and adults across states as of January 1, 2014, reflecting state Medicaid expansion decisions and the conversion to MAGI-based limits.

**Medicaid and CHIP coverage for children remains strong across states.** As of January 1, 2014, more than half of the states (30, including DC) cover children in families with incomes at or above 250% FPL and 20, including DC, cover children in families with incomes at or above 300% FPL (Figure 1, Table 1). Moreover, as of January 2014, 18 states that previously covered older children up to 133% FPL in separate CHIP programs now provide coverage for these children in Medicaid, as the ACA establishes a minimum Medicaid eligibility level of 138% FPL for all children up to age 19.<sup>2</sup> With the exception of Arizona, CHIP enrollment is open in all states. The ACA preserves this base of children's coverage by requiring states to maintain eligibility and enrollment policies in place at the time the ACA was enacted (March 23, 2010) until September 30, 2019 for children in both Medicaid and CHIP.

**Most states continue to cover pregnant women in Medicaid and CHIP above the federal minimum standards.** Prior to the ACA, states were required to cover pregnant women in Medicaid to at least 133% FPL. Most states had expanded beyond this minimum and have maintained this coverage as of January 2014. As of January 1, 2014, 31 states, including DC, cover pregnant women at or above 200% FPL (Figure 2, Table 2). However, the ACA requirement to maintain coverage for pregnant women ended on January 1, 2014 and at least three states (LA, OK, and VA) have reduced or are planning to reduce eligibility from 2013 levels.

Figure 1  
**Children's Eligibility for Medicaid/CHIP by Income, January 2014**

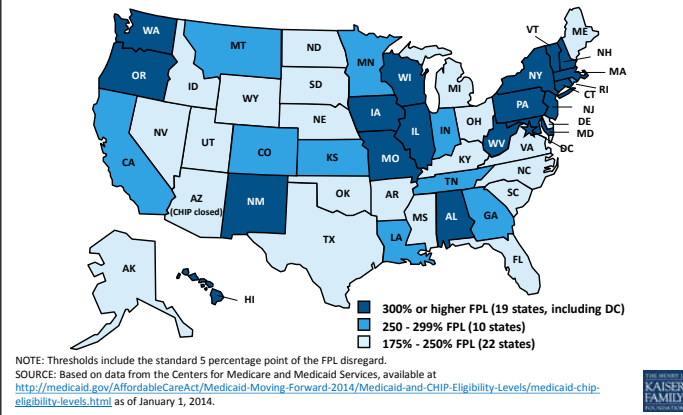
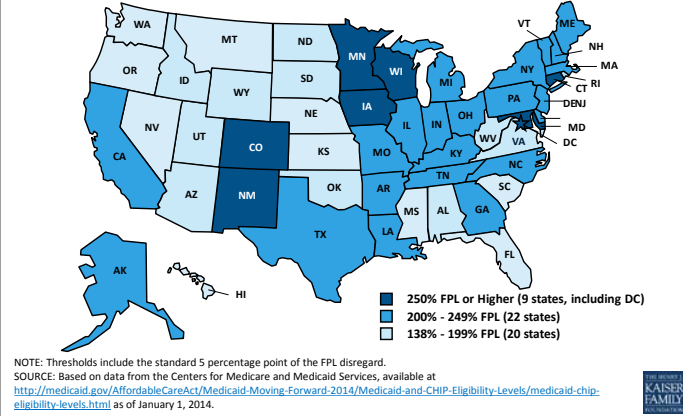


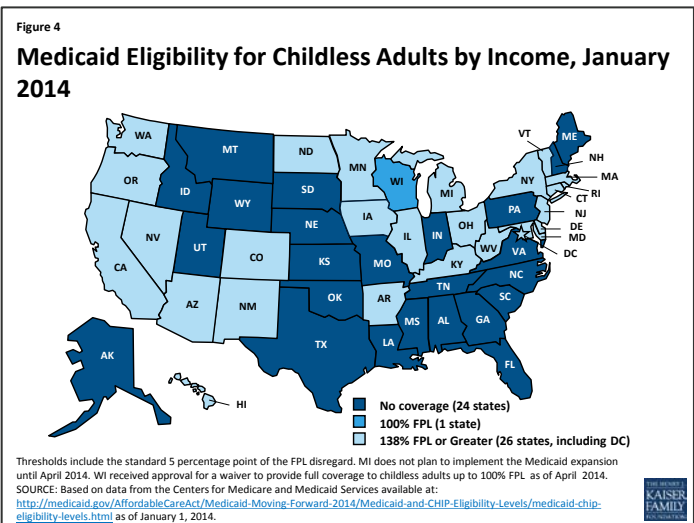
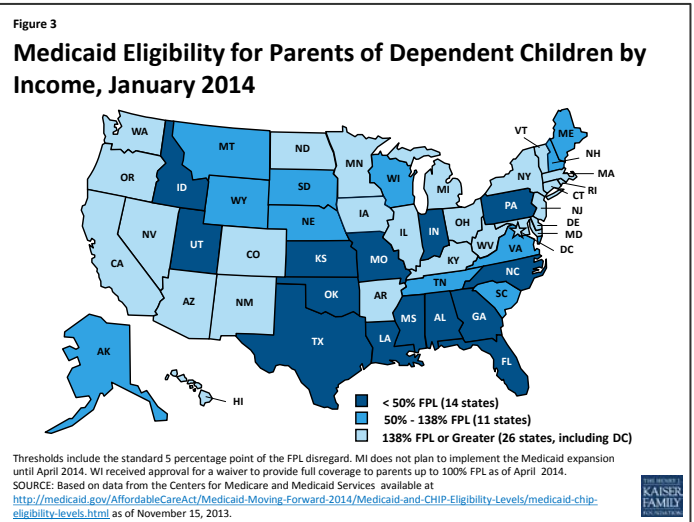
Figure 2  
**Eligibility for Pregnant Women in Medicaid/CHIP by Income, January 2014**



The Medicaid expansion significantly increases eligibility for adults in the 26 states implementing the expansion. Prior to 2014, 15 of the 26 states moving forward with the Medicaid expansion already covered parents at or above the poverty level through Medicaid, but only nine (9) states provided full Medicaid coverage to adults without dependent children. In the states implementing the Medicaid expansion in 2014, eligibility levels increased for parents in 16 states and for childless adults in 24 states. Overall, in these states, the median eligibility threshold for parents rose from 106% to 138% FPL, while the median threshold for childless adults jumped from 0% to 138% FPL. As of January 2014, three (3) states (CT, DC, and MN) cover parents above 138% FPL and two (DC and MN) cover childless adults above this level.

Many poor adults remain ineligible for coverage in the 25 states not expanding Medicaid at this time. As of January 2014, eligibility levels for parents are below poverty in 21 of these states and below half of poverty in 14 states (Figure 3, Table 3), and childless adults generally remain ineligible for Medicaid at any income level (Figure 4, Table 3). Overall, among the 25 states not moving forward with the Medicaid expansion at this time, the median eligibility level for parents is just 47% FPL, with only four (4) states (AK, ME, TN, and WI) covering parents with incomes at or above poverty. Only Wisconsin is providing full Medicaid coverage to adults without dependent children. Parents and other adults with incomes above these limited Medicaid eligibility levels but below 100% FPL fall into a coverage gap; they remain ineligible for Medicaid but do not earn enough to qualify for the premium tax credits for new Marketplace coverage. This gap leaves nearly five million uninsured adults without a new coverage option.<sup>3</sup>

In sum, as of January 2014, Medicaid coverage for adults significantly increased in the 26 states implementing the Medicaid expansion and eligibility levels for children and pregnant women remain strong across states. As such, Medicaid offers the potential to significantly reduce the number of uninsured as the expansion is implemented. However, in contrast to gains in states expanding Medicaid, large coverage gaps remain in states that are not expanding, leaving millions of poor uninsured adults without access to a new coverage option.



<sup>1</sup> Michigan plans to implement the Medicaid expansion in April 2014. Indiana and Pennsylvania have pending waivers for Medicaid expansion plans would be implemented post-2014.

<sup>2</sup> While the new minimum eligibility threshold is 133 percent of the FPL, the standard five percentage point of the FPL disregard is included to represent the highest threshold at an individual may be eligible for Medicaid.

<sup>3</sup> For more information, see: Kaiser Commission on Medicaid and the Uninsured, "The Coverage Gap: Uninsured Poor Adults in States that Do Not Expand Medicaid." October 2013.

**Table 1**  
**Medicaid and CHIP Income Eligibility Limits for Children as a Percent of the Federal Poverty Level**  
**as of January 2014\*\***

State	Upper Income Limit	Infants Ages 0 <1 <sup>1</sup>	Children Ages 1-5 <sup>1</sup>	Children Ages 6-19 <sup>1</sup>	Separate CHIP Ages 0-19 <sup>2</sup>
<b>Median</b>	<b>255%</b>	<b>210%</b>	<b>163%</b>	<b>155%</b>	<b>255%</b>
Alabama	317%	146%	146%	146%	317%
Alaska	208%	208%	208%	208%	
Arizona <sup>4</sup>	205% (closed)	152%	146%	138%	205% (closed)
Arkansas	216%	216%	216%	216%	
California	266%	266%	266%	266%	
Colorado	265%	147%	147%	147%	265%
Connecticut	323%	201%	201%	201%	323%
Delaware	217%	214%	147%	138%	217%
District of Columbia	324%	324%	324%	324%	
Florida	215%	211%	145%	138%	215%
Georgia	252%	210%	154%	138%	252%
Hawaii	313%	313%	313%	313%	
Idaho	190%	146%	146%	138%	190%
Illinois	318%	147%	147%	147%	318%
Indiana	255%	213%	163%	163%	255%
Iowa	380%	380%	172%	172%	307%
Kansas	250%	171%	154%	138%	250%
Kentucky	218%	200%	164%	164%	218%
Louisiana	255%	217%	217%	217%	255%
Maine	213%	196%	162%	162%	213%
Maryland	322%	322%	322%	322%	
Massachusetts	305%	205%	155%	155%	305%
Michigan	217%	200%	165%	165%	217%
Minnesota	288%	288%	280%	280%	
Mississippi	214%	199%	148%	138%	214%
Missouri	305%	210%	155%	155%	305%
Montana	266%	164%	148%	148%	266%
Nebraska	218%	218%	218%	218%	
Nevada	205%	164%	164%	138%	205%
New Hampshire	323%	323%	323%	323%	
New Jersey	355%	199%	147%	147%	355%
New Mexico	305%	305%	305%	245%	
New York	405%	223%	154%	154%	405%
North Carolina	216%	215%	215%	138%	216%
North Dakota	175%	152%	152%	138%	175%
Ohio	211%	211%	211%	211%	
Oklahoma	210%	210%	210%	210%	
Oregon	305%	190%	138%	138%	305%
Pennsylvania	319%	220%	162%	138%	319%
Rhode Island	266%	266%	266%	266%	
South Carolina	213%	213%	213%	213%	
South Dakota	209%	187%	187%	187%	209%
Tennessee	255%	200%	147%	138%	255%
Texas	206%	203%	149%	138%	206%
Utah	205%	144%	144%	138%	205%
Vermont	318%	318%	318%	318%	317%
Virginia	205%	148%	148%	148%	205%
Washington	305%	212%	212%	212%	305%
West Virginia	305%	163%	146%	138%	305%
Wisconsin	306%	306%	191%	156%	306%
Wyoming	205%	159%	159%	138%	205%

\*\* 2014 thresholds include the standard five percentage point of the federal poverty level disregard.

SOURCE: 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> as of January 1, 2014

## TABLE 1 NOTES

1. Income eligibility levels listed include “regular” Medicaid (Title XIX) where the state receives Medicaid matching payments and any CHIP-funded Medicaid expansion program (Title XXI) where the state receives the enhanced CHIP matching payments for these children. To be eligible in the infant category, a child has not yet reached his or her first birthday; to be eligible in the 1-5 category, the child is age one or older, but has not yet reached his or her sixth birthday; and to be eligible in the 6-19 category, the child is age six or older, but has not yet reached his or her 19th birthday.
2. The states noted use federal CHIP funds to operate separate child health insurance programs for children not eligible for Medicaid. Such programs may provide benefits similar to Medicaid or they may provide a limited benefit package. They also may impose premiums or other cost-sharing obligations on some or all families with eligible children. These programs typically provide coverage through the child’s 19th birthday.
3. Eligibility levels are based on 2013 federal poverty levels. January 2014 income limits reflect MAGI converted income standards and include disregard equal to five (5) percentage points of the federal poverty level. States could choose to adopt the MAGI methodology as of October 1st, and 15 states reported doing so. See Table 9 for details.
4. Arizona instituted an enrollment freeze in its CHIP program, KidsCare, on December 21, 2009. The program remains closed to new applicants.

**Table 2**  
**Medicaid and CHIP Income Eligibility Limits for Pregnant Women as a Percent of the Federal Poverty Level as of January 2014\*\***

State	January 2014 <sup>1</sup>
<b>Median</b>	<b>203%</b>
Alabama	146%
Alaska	205%
Arizona	161%
Arkansas	214%
California	213%
Colorado <sup>2</sup>	200%/265%
Connecticut	263%
Delaware	214%
District of Columbia	324%
Florida	196%
Georgia	225%
Hawaii	196%
Idaho	138%
Illinois	213%
Indiana	213%
Iowa	380%
Kansas	171%
Kentucky	200%
Louisiana <sup>3</sup>	214%
Maine	214%
Maryland	264%
Massachusetts	205%
Michigan	200%
Minnesota	283%
Mississippi	199%
Missouri	210%
Montana	164%
Nebraska	199%
Nevada	164%
New Hampshire	201%
New Jersey <sup>2</sup>	199%/205%
New Mexico	255%
New York	223%
North Carolina	201%
North Dakota	152%
Ohio	205%
Oklahoma	138%
Oregon <sup>4</sup>	190%
Pennsylvania	220%
Rhode Island <sup>2</sup>	195%/258%
South Carolina	199%
South Dakota	138%
Tennessee	200%
Texas	203%
Utah	144%
Vermont	213%
Virginia <sup>2</sup>	148%
Washington	198%
West Virginia	163%
Wisconsin	306%
Wyoming	159%

\*\* 2014 thresholds include the standard five percentage point of the federal poverty level disregard.

SOURCE: 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> as of January 1, 2014.

## TABLE 2 NOTES

1. Eligibility levels are based on 2013 federal poverty levels. January 2014 income limits reflect MAGI converted income standards, and include a disregard equal to five (5) percentage points of the federal poverty level.
2. For states with two levels listed, the value before the slash is the eligibility limit for pregnant women in Medicaid and the value after the slash is the limit for coverage through the state's Title XXI-funded CHIP program.
3. Louisiana reduced Medicaid coverage for pregnant women to 138% FPL as of January 1, 2013. As of January 1, 2013, CMS data do not reflect this change. See Louisiana Department of Health and Hospitals. "Changes to Medicaid Eligibility Criteria Effective January 1." Friday, August 16, 2013 available at: <http://www.dhh.louisiana.gov/index.cfm/newsroom/detail/2854> for details.
4. Oregon covers pregnant CHIP beneficiaries to age 19 up to 305% of the FPL.

**Table 3**  
**Medicaid Income Eligibility Limits for Parents and Other Adults as a Percent of the Federal Poverty Level**  
**as of January 2014\*\***

State	Income Eligibility (as a Percent of the FPL) <sup>1</sup>	
	Parents of Dependent Children (in a family of three)	Other Non-Disabled Adults (for an individual)
<b>MOVING FORWARD WITH MEDICAID EXPANSION AT THIS TIME (26 states, including DC)<sup>2</sup></b>		
<b>Median</b>	<b>138%</b>	<b>138%</b>
Arizona	138%	138%
Arkansas	138%	138%
California	138%	138%
Colorado	138%	138%
Connecticut	201%	138%
Delaware	138%	138%
District of Columbia	221%	215%
Hawaii	138%	138%
Illinois	138%	138%
Iowa <sup>3</sup>	138%	138%
Kentucky	138%	138%
Maryland	138%	138%
Massachusetts	138%	138%
Michigan <sup>3</sup>	138%	138%
Minnesota	205%	205%
Nevada	138%	138%
New Jersey	138%	138%
New Mexico	138%	138%
New York	138%	138%
North Dakota	138%	138%
Ohio	138%	138%
Oregon	138%	138%
Rhode Island	138%	138%
Vermont	138%	138%
Washington	138%	138%
West Virginia	138%	138%
<b>NOT MOVING FORWARD WITH MEDICAID EXPANSION AT THIS TIME (25 states)<sup>2</sup></b>		
<b>Median</b>	<b>47%</b>	<b>0%</b>
Alabama	16%	0%
Alaska	128%	0%
Florida	35%	0%
Georgia	39%	0%
Idaho	27%	0%
Indiana	24%	0%
Kansas	38%	0%
Louisiana	24%	0%
Maine	105%	0%
Mississippi	29%	0%
Missouri	24%	0%
Montana	52%	0%
Nebraska	55%	0%
New Hampshire	75%	0%
North Carolina	45%	0%
Oklahoma	48%	0%
Pennsylvania	38%	0%
South Carolina	67%	0%
South Dakota	54%	0%
Tennessee	111%	0%
Texas	19%	0%
Utah	47%	0%
Virginia	52%	0%
Wisconsin <sup>6</sup>	100%	100%
Wyoming	59%	0%

\*\* Eligibility thresholds include the standard five percentage point of the federal poverty level disregard.

SOURCE: 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> as of January 1, 2014

## TABLE 3 NOTES

1. Eligibility levels are based on 2013 federal poverty levels. January 2014 income limits reflect MAGI converted income standards, and include disregard equal to five (5) percentage points of the federal poverty level. States could choose to adopt the MAGI methodology as of October 1st, and 15 states reported doing so. See Table 9 for details.
2. This table indicates state decisions on the Medicaid expansion as of January 1, 2014. Per CMS guidance, there is no deadline for states to implement the Medicaid expansion.
3. The Medicaid expansion for adults is subject to CMS approval of a section 1115 waiver demonstration in Iowa and Michigan. Michigan does not plan to implement the expansion until April 1, 2014.
4. In New Jersey, parents with incomes above 138% FPL that were previously covered with Title XXI CHIP funding were moved to the Marketplace as of January 1, 2013 and may be eligible for tax credits to purchase coverage.
5. 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 on a statewide basis, and/or include an enrollment cap.
6. Wisconsin received approval for waiver that will provide full Medicaid coverage to parents and childless adults up to 100% FPL as of April 1, 2014.