



# Children's Health Insurance Program 101



Division of State Coverage Programs  
Children and Adults Health Programs Group  
Center for Medicaid and CHIP Services

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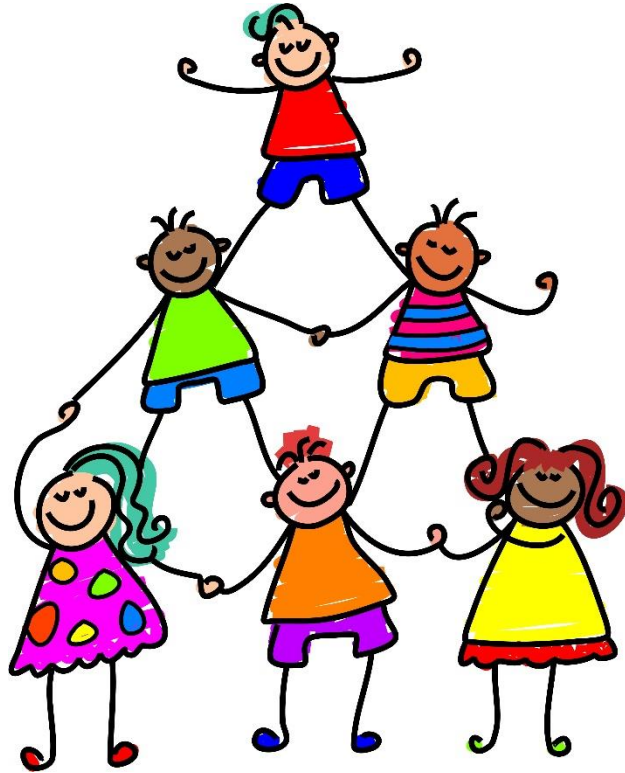
# Background

## What is CHIP?

- Health coverage for uninsured children in families who earn too much to qualify for Medicaid but too little to afford private coverage
- States decide program design
  - Separate program
  - Expand Medicaid
  - Both separate and Medicaid expansion

# Background

## What is CHIP?



CHIP was designed to stand on the shoulders of Medicaid

# Separate CHIPs

## Who is Covered?

- Targeted Low-Income Children:
  - Under age 19
  - Uninsured and not eligible for Medicaid
  - Generally, up to 200% Federal poverty level (FPL) or 50 percentage points higher than Medicaid level as of June 1, 1997 (many states go higher)
  - No access to public employee coverage (except at state option) and not an inmate of a public institution
  - State-defined standards
  - Conception to birth or unborn child
- Pregnant women

# Separate CHIPs

## Who is Covered?

CHIP (Title XXI) Upper Income Eligibility Levels (% FPL)	States
≤ 200%	9 (AZ, ID, MI, NE, NV, ND, UT, VA, WY)
201% ≤ 250%	18 (AK, AR, DE, FL, GA, IN, KS, KY, LA, ME, MS, NC, OH, OK, SC, SD, TN, TX)
250% + (highest at 400%)	24 (AL, CA, CO, CT, DC, HI, IL, IA, MD, MA, MN, MO, MT, NJ, NJ, NM, NY, OR, PA, RI, VT, WA, WV, WI)
Pregnant women	6 (CO, MO, NJ, RI, VA, and WV)

# Separate CHIPs

## Benefits

- Comprehensive benefit packages, especially for “child-specific” services (such as well-baby well-child, immunizations, dental, vision, and habilitation services)
- The SUPPORT Act (Section 5022) requires coverage of behavioral health services in CHIP effective October 24, 2019
- Mental health parity applies to CHIP so limitations on behavioral health services can be no more restrictive than those on medical/surgical services (MHPAEA P.L. 110-343)

# Separate CHIPs

## Cost Sharing and Waiting Periods

- CHIP may have premiums, enrollment fees, and cost sharing as long as out-of-pocket costs are below 5% of family income, but very few CHIP families reach the 5% cap
- States may apply waiting periods prior to obtaining CHIP coverage. For more state specific detail on waiting periods go to <https://www.medicaid.gov/chip/eligibility-standards/waiting-periods/index.html>

# Where to go for more Information on CHIP for Families

- CHIP coverage by state at <https://www.insurekidsnow.gov/coverage/index.html>
- Frequently Asked Questions at <https://www.insurekidsnow.gov/coverage/questions/index.html>





# Outreach and Enrollment Resources

- Connecting Kids to Coverage National Campaign
  - Raises awareness about Medicaid and CHIP and provides outreach guides and toolkits that can be used to help states, community organizations, schools, health care providers and others organize and conduct successful outreach activities
  - Radio and television public service announcements
  - Check out [www.insurekidsnow.gov](http://www.insurekidsnow.gov) for resources!
  - Outreach and Enrollment Fundamentals  
<https://www.insurekidsnow.gov/downloads/library/misc/outreach-and-enrollment-fundamentals.pdf>

