

Waiting Periods¹ for Children in Medicaid/CHIP

State	Waiting Period
Alabama	90 days
Alaska	None
Arizona	3 months
Arkansas	6 months (only applies to children under Medicaid 1115 waiver)
California	3 months
Colorado	3 months
Connecticut	2 months
Delaware	6 months
District of Columbia	None
Florida	60 days
Georgia	6 months
Hawaii	None
Idaho	6 months
Illinois	12 months (state-funded program)
Indiana	3 months
Iowa	None
Kansas	None
Kentucky	6 months
Louisiana	12 months (200-250% FPL)
Maine	3 months
Maryland	6 months
Massachusetts	6 months (200-300% FPL)
Michigan	6 months
Minnesota	4 months (only applies to children under Medicaid 1115 waiver)
Mississippi	None
Missouri	6 months (150-300% FPL)
Montana	1 month
Nebraska	None
Nevada	6 months
New Hampshire	6 months
New Jersey	3 months
New Mexico	6 months
New York	6 months (251-400% FPL)
North Carolina	None
North Dakota	6 months
Ohio	None ²
Oklahoma	None
Oregon	6 months
Pennsylvania	6 months (200-300% FPL; children under 2 are exempt)
Rhode Island	None
South Carolina	3 months (CHIP only)
South Dakota	3 months
Tennessee	3 months
Texas	90 days
Utah	90 days
Vermont	30 days
Virginia	4 months
Washington	4 months
West Virginia	6 months (<200% FPL); 12 months (200-250% FPL)
Wisconsin	3 months (>150%) ³
Wyoming	1 month

Source: D. Cohen Ross & C. Marks, "Challenges of Providing Health Coverage for Children and Parents in a Recession," Kaiser Commission on Medicaid and the Uninsured (January 2009); updated by the Center for Children and Families.

Notes:

1: "Waiting period" refers to the length of time a child is required to be uninsured prior to enrolling in health coverage. Exceptions to the waiting period vary by state. They generally apply to separate CHIP programs only, unless otherwise noted. Waiting periods are not permitted in Medicaid without a waiver. Waiting periods noted are in effect as of October 2009.

2: There is a 6-month waiting period in the state funded buy-in above 300% FPL.

3: The 3-month waiting period applies prospectively to those who will have qualified employer-sponsored coverage in the next 3 months; or retroactively to those who dropped or ended coverage in the past 3 months. There is also a 12-month waiting period that is applicable in certain circumstances where a family currently has access to employer-sponsored insurance. Both the 3-month and 12-month waiting periods only apply if the family income is over 150% of FPL and the employer pays at least 80% of the premium.

