

Louisiana's Children's Health Insurance Program At a Glance

Program Element	Medicaid Program	Expanded SCHIP Program
Implementation Date	n/a	June 1, 2008
Program Type	Medicaid expansion	Separate program
Income Range and Population	Children up to age 19 with family incomes up to 200% of the FPL; called LaCHIP Does not provide health coverage to immigrants who are not eligible for coverage under Medicaid/SCHIP.	Children up to age 19 with family incomes between 200% and 250% of the FPL (enacted legislation would have covered children with family incomes between 200% and 300% of the FPL but due to the CMS Directive the state scaled back the program)
Cost-Sharing	No cost-sharing provisions	Monthly premiums (\$50/family); co-insurance based on a percentage of the charge; no co-pays for well-baby, well-child, or vaccinations; annual cap on out-of-pocket costs at 5% of family gross income
Enrollment/Renewal Procedures		
Application	Mail-in or web-based application; no face-to-face interview or asset test required	Same application and enrollment process
Continuous Eligibility	12 months	12 months
Renewal	No face-to-face interview or asset test required; can renew by phone with caseworker or through automated system/web; ex-parte renewal process, utilizing existing data to determine eligibility for another 12 months from date of renewal	Same renewal form and procedures
Crowd-out Measures	No waiting period	12-month waiting period, unless they qualify for limited "good cause" reasons
Presumptive Eligibility	Enacted, but not yet implemented	Enacted, but not yet implemented
Benefits		
Benefits	Covers doctor visits, hospital care, immunizations, vision, prescriptions, dental, mental health, and substance abuse	Covers doctor visits, hospital care, immunizations, prescriptions, mental health, and substance abuse; no dental or vision benefits
Service Delivery System	Most low-income beneficiaries are required to participate in CommunityCARE, where they are linked with a PCP who serves as a medical home	Same service delivery system

Other Provisions		
Outreach	Nine staff members spend 100% of their time on outreach; hundreds of other state eligibility employees undertake ongoing outreach; state contracts with 11 local entities	State may contract with additional local entities to assist with outreach and enrollment
Premium Assistance	Louisiana Health Insurance Premium Payment (LHIPP) will pay for some or all of the health insurance premiums if health insurance is available through their job, someone in the family has Medicaid, and if it is cost effective to the state	Same premium assistance program

Last Updated: January 2009