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Medicaid Enrollment Steady in 2011, Report Finds

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Review

WASHINGTON -- Enrollment in state Medicaid and the Children's Health Insurance Program (CHIP) remained steady in 2011 and into 2012, and some states made it easier for low-income people to have coverage, according to a new survey from the Kaiser Family Foundation.

The 11th annual survey from the Kaiser Family Foundation on Medicaid enrollment found that despite the lingering effects of the recession and continued strain on states' budgets, nearly every state maintained its same level of coverage.

This isn't surprising, given that the Affordable Care Act (ACA) required that states not make any changes to Medicaid that would cause fewer low-income people to be covered by the state-based programs.

The survey also found that 41 states made it easier for low-income people to access coverage by simplifying enrollment procedures, lowering the bar for eligibility so more people qualified, or bearing a greater brunt of the cost of coverage so beneficiaries had to pay less of their own money.

And even though states had the authority to charge a greater share of Medicaid costs to enrollees, only one state -- Colorado -- raised enrollment fees or premiums beyond standard annual adjustments in 2011 for children.

"In 2011, Medicaid and CHIP continued to be key sources of coverage for children, and, in some cases, for their parents, as the weak economic recovery was slow to add new jobs with access to employer-based insurance," the report authors wrote.

In order to a child to be eligible for Medicaid or CHIP in 21 states in 2011, the family's income had be no more than 249% of the federal poverty level (or \$46,139 per year for a family of three). In 26 states, including the District of Columbia, children were eligible if their family's income was up to 250% of the poverty level, and in some of those states, the family's income could have been even higher.

In four states -- Alaska, Idaho, North Dakota, Oklahoma -- Medicaid is not open to children whose families make more than 200% of the poverty level (\$37,060 for a family of three).

Coverage for adults is less generous.

In order for a working parent to be eligible for Medicaid, 17 states require the family make no more than 50% of the federal poverty level (which would equal \$9,265 for a family of three); 16 states require incomes lower than 99% of the poverty level (\$18,344 for a family of three); and 18 states including the District of Columbia have a threshold of 100% of the poverty level or more (\$18,530 or more for a family of three), but five of those 18 states did not accept new enrollees in 2011.

Only eight states currently provide coverage to low-income adults that is equivalent to Medicaid coverage for children, according to the report. Under the ACA, anyone who is not elderly and has an income below 133% of the poverty level will be eligible for Medicaid beginning in 2014.

Under the new law, the federal government will pay for 90% of state Medicaid costs through 2015. States also will be eligible for additional federal money if they improve their Medicaid enrollment systems, which is what spurred many of the improvements in the programs observed in 2011, the report authors said.

The 26 states who are suing the Obama administration over the ACA argue that it is unconstitutional for the federal government to require states to greatly expand their Medicaid programs. The Supreme Court will consider that question and others when it hears the case later this year.

The survey was based on telephone interviews with Medicaid administrators in all 50 states and the District of Columbia.

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