

Attendees' State Snapshot, as of July 1, 2009

State	Rate of Uninsured		Maximum Income Eligibility [1]	Frequency of Renewal (months)	12-Month Continuous Eligibility	Presumptive Eligibility	Administrative Verification of Income [2]	Asset Test [3]	Waiting Period [4]	Premium Income Level [5]	Coverage for Immigrant Children [6]
	Children	Low-Income Children									
Alabama	7.7%	13.2%	200% (300%)*	12	Yes	No	CHIP only	No	90 days	101%	No
Arizona	15.9%	23.2%	200%	12	CHIP only [7]	No	No	No	3 months	101%	No
Arkansas	8.4%	11.5%	200% (250%)*	12	No [8]	No	Yes	No	6 months [9]	--	No
California	12.3%	19.2%	250%	12	Yes	Yes [10]	Yes	No	3 months	101%	Yes [11]
Colorado	13.8%	29.9% [12]	205% (250%)*	12	CHIP only	Yes	No	No	3 months	151%	No
Connecticut	6.3%	12.9%	300%	12	No	Medicaid only	Yes	No	2 months	235%	Yes
Illinois	8.3%	14.9%	300%	12	Yes	Yes [13]	No	No	12 months [14]	151%	Yes [15]
Iowa	5.5%	8.8%	300%	12	Yes	No	No	No	None	151%	Yes
Kansas	7.7%	12.9%	200% (250%)*	12	Yes	Yes [16]	No	No	None	151%	No
Missouri	9.8%	15.6%	300%	12	No	Yes [17]	No	No [18]	6 months [19]	150%	No
New Jersey	13.3%	27.7%	350%	12	Yes	Yes	No	No	3 months	150%	Yes
North Carolina	13.3%	19.3%	200% (250%)*	12	Yes	No	No	No	None	151%	No
Ohio	7.5%	12.2%	200% (300%)*	12	No	No	No	No	None [20]	--	No
Oregon	12.8%	20.4% [12]	185%	12	Yes	No	No	\$10,000 in CHIP only	6 months	--	No
Rhode Island	6.6%	10.9%	250%	12	No	No	No	No	None	150%	Yes
Texas	21.8%	31.5%	200%	6 (Medicaid)/ 12 (CHIP) [21]	CHIP only	No	No	\$2,000 in Medicaid; \$10,000 in CHIP [22]	90 days	150%	Yes
Utah	13.1%	21.6%	200%	12	CHIP only	No	No [23]	\$3,025 in Medicaid only [24]	90 days	101%	No

Virginia	13.1%	20.0%	200%	12	CHIP only [25]	No	No	No	4 months	--	Yes
Washington	7.1%	10.2%	300%	12	Yes	No	No	No	4 months	201%	Yes [15]
West Virginia	6.6%	7.5%	250% (300%)*	12	Yes	No	CHIP only [26]	No	6 or 12 months [27]	200%	No
Wisconsin	5.2%	9.1%	300%	12	No	Yes [28]	No	No	3 months [29]	151%	No

SOURCE: Urban Institute analysis of the March 2007 and 2008 Annual Social and Economic Supplement to the Current Population Survey for the Kaiser Commission on Medicaid and the Uninsured (October 2008); 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); and National Immigration Law Center, "Guide to Immigrant Eligibility for Federal Programs" (June 2002, updated September 2008); updated by the Center for Children and Families.

NOTES:

[1] Eligibility levels reflect the highest income eligibility level implemented without regard to income disregards or deductions. States with asterisks (*) have enacted, but not yet implemented expansions; eligibility levels in parentheses reflect these states' enacted income eligibility level. Note that Illinois and Wisconsin provide state-financed coverage to children above Medicaid/SCHIP levels. Illinois state-funds coverage between 200% and 300% FPL; Wisconsin state-funds coverage between 250% and 300% FPL. Illinois is seeking federal funding for coverage up to 500% FPL, including lawfully residing immigrant children.

[2] In states with administrative verification, families do not have to provide verification of income, and such states generally verify this information by accessing data from other government agencies.

[3] Asset limits noted are for a family of three.

[4] "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.

[5] The income level, shown as a percentage of the FPL, at which the state begins requiring premiums.

[6] Represents states that provide coverage for lawfully residing immigrant children within their first five years in the country. Arkansas, Colorado, Oregon, and Wisconsin are actively pursuing expanding coverage to these children.

[7] In Arizona, the 12-month continuous eligibility policy in CHIP only applies to the first 12 months of coverage.

[8] In Arkansas, children who qualify under expansion rules receive 12 months continuous eligibility, as opposed to a 12-month renewal period in "regular" Medicaid.

[9] In Arkansas, the waiting period only applies to children covered under the Medicaid 1115 waiver.

[10] In California, the presumptive eligibility process in CHIP is available to families with income up to 200% FPL and is only available through the Child Health and Disability Prevention Program.

[11] In California, documented children who have been in the country less than five years are eligible for Medi-Cal; undocumented children are eligible for some county-based programs.

[12] Due to small sample size, estimates for low-income children in Colorado and Oregon are imprecise and should be interpreted as approximations.

[13] In Illinois, presumptive eligibility is not available in the state-funded expansion.

[14] In Illinois, the waiting period applies only to the state-funded program.

[15] Illinois and Washington cover all children, regardless of immigration status.

[16] Kansas is currently piloting presumptive eligibility at three entities, but is expected to expand further in 2009.

[17] Children eligible for presumptive eligibility must have gross family income at or below 150% of the FPL.

[18] In Missouri, children in families with income above 150% FPL are subject to a "net worth" test of \$250,000.

[19] In Missouri, the waiting period applies to children with family income above 150% FPL.

[20] In Ohio, there is a six month waiting period in a new state-funded buy-in program that provides coverage to uninsured special-needs children in families with incomes above 300% FPL.

[21] Texas will conduct administrative renewal for families with incomes between 185% and 200% FPL at 6 months to determine whether income has exceeded 200% FPL.

[22] In Texas, the asset limit applies only to children in families above 150% FPL.

[23] In Utah, families with children on CHIP receive one of two renewal forms. One of the renewal forms requires families to provide verification of income only if income has changed. The other form, which is sent to families that have had a change in income during the previous year, requests income verification.

[24] In Utah, the asset limit applies only to children over age 6.

[25] Children covered under CHIP in Virginia get 12 months of continuous coverage unless the family's income exceeds the income eligibility guidelines or the family leaves the state.

[26] In West Virginia, a simplified renewal form is used at every other CHIP renewal, which requires families to provide verification of income only if income has changed.

[27] In West Virginia, the six month waiting period applies to children with family income less than 200% FPL; the 12 month waiting period applies to children with family income greater than 200%.

[28] In Wisconsin, presumptive eligibility is available to children under age 1 with income up to 250% FPL; to children ages 1 to 5 with income at or below 185%; and to children ages 6 to 18 with income up to 150%.

[29] The 3-month waiting period in Wisconsin 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. There are good cause exemptions for both the 3- and the 12-month waiting periods.