



Premium, Enrollment Fee, and Copayment Requirements for Children¹

State	Premium / Enrollment Fees			Co-payments		
	Required in Medicaid	Required in CHIP	Income at Which Premiums Begin (% FPL)	Required in Medicaid	Required in CHIP	Income at Which Copays Begin (% FPL)
Total	5	30	N/A	3	26	N/A
Alabama ²		Y	101%		Y	101%
Alaska		N/A			N/A	
Arizona		Y	101%			
Arkansas		N/A		Y	N/A	200%
California		Y	101%		Y	101%
Colorado ³		Y	151%		Y	101%
Connecticut		Y	235%		Y	185%
Delaware ⁴		Y	101%		Y	101%
District of Columbia		N/A			N/A	
Florida ⁵		Y	101%		Y	101%
Georgia ⁶		Y	101%		Y	101%
Hawaii		N/A			N/A	
Idaho		Y	133%		Y	133%
Illinois		Y	151%		Y	134%
Indiana		Y	150%		Y	150%
Iowa		Y	150%		Y	151%
Kansas		Y	151%			
Kentucky					Y	101%
Louisiana		Y	201%		Y	201%
Maine		Y	151%			
Maryland ⁷	Y	N/A	200%		N/A	
Massachusetts		Y	150%			
Michigan		Y	151%			
Minnesota ⁸	Y	N/A	201%		N/A	
Mississippi					Y	150%
Missouri ⁹		Y	150%			
Montana					Y	133%
Nebraska		N/A			N/A	
Nevada ¹⁰		Y	36%			
New Hampshire ¹¹		N/A			N/A	
New Jersey ¹³		Y	201%		Y	151%
New Mexico		N/A		Y	N/A	185%
New York		Y	160%			
North Carolina		Y	151%		Y	100%
North Dakota					Y	100%
Ohio		N/A			N/A	
Oklahoma		N/A			N/A	
Oregon ¹³		Y	201%		Y	201%
Pennsylvania ¹⁴		Y	201%		Y	201%
Rhode Island	Y	N/A	150%		N/A	
South Carolina		N/A			N/A	
South Dakota						
Tennessee					Y	101%
Texas ¹⁵		Y	151%		Y	101%
Utah ¹⁶		Y	101%		Y	101%
Vermont	Y	Y	186%			
Virginia					Y	134%
Washington		Y	201%			
West Virginia		Y	201%		Y	101%
Wisconsin ¹⁷	Y	Y	200%	Y	Y	101%
Wyoming					Y	101%

Source: M. Heberlein, et al., "Getting into Gear for 2014" Kaiser Commission on Medicaid and the Uninsured, (January 2013); updated by the Center for Children and Families. Data as of January 1, 2013.

Notes:

1. Except for "mandatory children" (children under age six with family income below 133% of the FPL and children ages six to 17 with family income below 100% of the FPL), a state may impose premiums for children, with some limitations based on family income. Co-payments are also allowed, with some restrictions for children with family incomes up to 150% of the FPL. In general, states cannot adopt cost sharing or premium policies that impose costs that exceed 5% of family income or that favor higher-income families over lower-income families. They also are prohibited from imposing cost sharing for well-baby and well-child care, including immunizations. Some states require 18-year-olds to meet the co-payments of adults in Medicaid. These data are not shown.
2. Alabama increased CHIP annual premiums and copayments for physician, ER, and hospital visits in June 2012.
3. Colorado increased CHIP copayments for emergency and non-emergency room visits, inpatient hospital room visits and brand-name drugs in July 2012.
4. Delaware charges a copayment in CHIP for non-emergency use of the emergency room. For infants, the copayment charge begins at 186% FPL, and for children age 1-5, the copayment begins at 134% FPL.
5. Florida operates two CHIP-funded separate programs. Healthy Kids covers children ages 5 through 19, as well as younger siblings in some locations. MediKids covers children ages 1 through 4. Children in MediKids pay premiums, while children in Healthy Kids pay premiums and copayments.
6. Children under age 6 in Georgia are exempt from CHIP premiums. The state implemented new copayments in CHIP for physicians, hospital visits, and drugs in 2012.
7. In Maryland, most children are enrolled in MCOs and only have co-pays for mental health and HIV/AIDS drugs. Premiums decreased in 2012, due to annual indexing.
8. In Minnesota, premiums only apply in MinnesotaCare (1115 waiver). The state received approval in June 2011 for an amendment to eliminate premiums for children at or below 200% FPL and implemented the change for applicants and enrollees in October 2012. Premiums for children between 201% FPL and 250% FPL increased automatically with an increase in federal poverty level.
9. In Missouri, CHIP premiums for children at 200% FPL and 250% FPL as part of a routine annual adjustment.
10. In Nevada, although Medicaid covers children in families with income up to 100% or 133% FPL, some children with lower incomes may qualify for CHIP depending on the source of income and family composition. Such families with incomes at or above 36% of the FPL are required to pay premiums.
11. New Hampshire eliminated premiums and cost sharing in CHIP when it converted its separate CHIP program into a Medicaid expansion in 2012.
12. In New Jersey, premiums increased as part of an annual adjustment in 2012.