



Length of Time a Child is Required to be Uninsured Prior to Enrollment in CHIP¹

State	Waiting Period (in months)	Income-Related Groups Exempt (Percent of the FPL)
Alabama	3	
Alaska	None	
Arizona	3	
Arkansas ²	6	Below 133% <6 years old Below 100% >6 years old
California	3	
Colorado	3	
Connecticut	2	
Delaware	6	
District of Columbia	None	
Florida	2	
Georgia	6	
Hawaii	None	
Idaho	6	
Illinois ³	None	
Indiana	3	
Iowa	1	Below 200%
Kansas	8	Below 200%
Kentucky	6	
Louisiana	12	Below 200%
Maine	3	
Maryland	6	
Massachusetts	6	Below 200%
Michigan	6	
Minnesota ²	4	At or Below 200%
Mississippi	None	
Missouri	6	Below 150%
Montana	3	
Nebraska	None	
Nevada	6	
New Hampshire	None	
New Jersey	3	
New Mexico	6	Below 185%
New York	6	Below 250%
North Carolina	None	
North Dakota	6	
Ohio	None	
Oklahoma ⁴	None	
Oregon	2	
Pennsylvania	6	Below 200%
Rhode Island	None	
South Carolina	None	
South Dakota	3	
Tennessee	3	
Texas	3	
Utah	3	
Vermont	None	
Virginia	4	
Washington	4	
West Virginia	3	
Wisconsin	3	Below 150%
Wyoming	1	

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.

- "Waiting period" refers to the length of time a child is required to be uninsured prior to enrolling in health coverage. They generally apply to separate CHIP programs only, unless otherwise noted, as waiting periods are not permitted in Medicaid without a waiver. Exceptions to the waiting period vary by state. In addition to the income exemptions shown, specific categories of children (for example, newborns or children with special health care needs) and those with job loss or "unaffordable" coverage may also be exempt from the waiting periods.
- In Arkansas, the waiting period only applies to those covered under the 1115 waiver
- Under CHIP, Illinois imposes a 3-month waiting period for those between 133% and 200% FPL; however, the state funds provide coverage during the period. They also have a 12-month waiting period in their state-funded coverage between 200% and 300% FPL.
- In July 2012, Minnesota eliminated its waiting period for kids covered under the MinnesotaCare waiver between 150% and 200% of the FPL. Those above 200% of the FPL are still subject to the 4-month waiting period.
- New Hampshire eliminated its 6-month waiting period for CHIP when it converted its combination CHIP program to a Medicaid expansion in July 2012.
- Oklahoma has a 6-month waiting period in its Insure Oklahoma premium assistance program.