



**Income eligibility levels and cost sharing for children in Medicaid and SCHIP and
Other populations covered with SCHIP funds
July 2005**

<p>8 States have set SCHIP eligibility below 200% (AK, ID, MT, ND, NE OK, OR, SC)</p>
<p>30 States have set SCHIP eligibility at 200% AL, AR, AZ, CO, DC, DE, FL, HI, IA, IL, IN, KS, KY, LA, MA, ME, MI, MS, NC, NV, OH , (PA, SD, TN, TX, UT, VA, WI, WV, WY)</p>
<p>13 States have set SCHIP eligibility above 200% (CA, CT, GA, MD, MN, NH, MO, NJ, NM, NY, RI, VT, WA)</p>

State	Program Eligibility by Child's Age and Federal Poverty Level			Cost Sharing (Not including copays)	Other populations covered with SCHIP Funds
	Medicaid (Title XIX)	Medicaid Expansion SCHIP (Title XXI)	Separate SCHIP (Title XXI)	All states waive cost sharing for Native Americans and Alaskan Natives per federal regulation. Premiums and Enrollment Fees	
Alabama	0-5 up to 133% 6-18 up to 100%	No program	0-5 from 133% to 200% 6-18 from 100% to 200%	151%-200% \$100 annual premium per child w/\$300 max (copays range from \$3-\$20) 100%-150% \$50 annual premium per child w/\$150 max (copays range from \$3-\$10)	
Alaska ^a	0-5 up to 133% 6-18 up to 100%	0-5 from 133% to 175% 6-18 from 100% to 175%	No program	No premium or enrollment fee	

^a In September, 2003, legislation reduced the Alaska FPL Guideline ceiling from 200% FPL to 175% FPL, and froze the ceiling at the 2003 FPL Guideline standard so there are no annual adjustments to the income guidelines due to inflation for the Title XXI funded Medicaid categories, and the upper FPL Guideline ceiling is reduced each year accordingly and does not remain at the 175% FPL Guideline level.

State	Program Eligibility by Child's Age and Federal Poverty Level			Cost Sharing (Not including copays)		Other populations covered with SCHIP Funds
	Medicaid (Title XIX)	Medicaid Expansion SCHIP (Title XXI)	Separate SCHIP (Title XXI)	All states waive cost sharing for Native Americans and Alaskan Natives per federal regulation.		
				Premiums and Enrollment Fees		
Arizona ^b	Infants up to 140% 1-5 up to 133% 6-18 up to 100%	No program	Infants from 140% to 200% 1-5 from 133% to 200% 6-18 from 100% to 200%	176%-200% 151%-175% 100%-150%	\$25 PMPM w/\$35 max \$20 PMPM w/\$30 max \$10 PMPM w/ \$15 max	Childless adults Parents
Arkansas	0-18 up to 200%	No program	Unborn children in families with incomes at or below 200% who are not eligible for Medicaid primarily because of their immigration status	No premium or enrollment fee		Unborn children
California ^c	Infants up to 200% 1-5 up to 133% 6-18 up to 100%	One month bridge from Medicaid to SCHIP Children 1-18 ineligible for Medicaid due to excess property & income <250%	Two month bridge from SCHIP to Medicaid Infants 200% to 250% 1-5 from 133% to 250% 6-18 from 100% to 250% AIM program: 0-1 from 200% to 250% for infants born to moms enrolled in AIM prior to 7/1/04 0-2 from 200%-300% for infants born to moms enrolled on or after 7/1/04	200%-250% 150%-200% 100%-150%	\$15 PMPM w/\$45 max \$9 PMPM w/\$27 max \$7 PMPM w/\$14 max	
				200%-250% 150%-200% 100%-150%	\$12 PMPM w/\$36 max (discounted plan) \$6 PMPM w/\$18 max (discounted plan) \$4 PMPM w/\$8 max (discounted plan)	
Colorado ^d	0-5 up to 133% 6-18 up to 100%	No program	0-5 from 133% to 185% 6-18 from 100% to 185%	151%-200%	\$25 Annual Enrollment fee w/\$35 max	

^b Arizona has a HIFA waiver using unspent SCHIP funds covering childless adults up to 100% and parents of Medicaid and SCHIP eligible children up to 200% who also meet the other conditions of eligibility of the KidCare program (including no creditable health insurance and not eligible for coverage under a the state employee health insurance plan). Cost sharing for HIFA parents is 100% to 150% - \$15 PMPM; 151% to 175% - \$20 PMPM; 176% to 200% - \$25 PMPM. There is also a one-time enrollment fee that is billed with the first month premium that is equal to the monthly premium amount.

^c The Access for Infants and Mothers Program (AIM) provides low cost health insurance coverage to uninsured, low-income pregnant women and their infants. California's SCHIP program finances coverage for children ages 0 through 2 years (but claiming TXXI for 0-1) whose mothers are enrolled in AIM who have income between 200% and 250% of the Federal Poverty Level. California has also implemented the C-CHIP program (County Children's Health Insurance Program). This program expands coverage levels up to 300% in selected counties (Alameda, San Francisco, San Mateo, and Santa Clara).

^d Colorado-In separate SCHIP Program, child may be at 100% of FPL but have too many assets to be eligible for Medicaid, however, as of Oct. 2005 Medicaid will no longer have an assets test.

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	Medicaid (Title XIX)	Medicaid Expansion SCHIP (Title XXI)	Separate SCHIP (Title XXI)	Premiums and Enrollment Fees		
Connecticut	0-18 up to 185%	No program	0-18 from 185% to 300%	235%-300% 185%-235%	\$30 PMPM w/\$50 max No premium	
Delaware	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	Infants from 186% to 200%	1-5 from 133% to 200% 6-18 from 101% to 200%	167%-200% 134%-166% 101%-133%	\$25 PFPM \$15 PFPM \$10 PFPM	
District of Columbia	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	Infants from 185% to 200% 1-5 from 133% to 200% 6-18 from 100% to 200%	No program	No premium or enrollment fee		
Florida	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	Infants from 186% to 200%	1-5 from 134% to 200% 6-18 from 101% to 200%	151%-200% 100%-150%	\$20 PFPM \$15 PFPM	
Georgia	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	No program	Infants from 185% to 235% 1-5 from 133% to 235% 6-18 from 100% to 235%	Premiums are only charged on children 6 and older 100%-150% \$10 PMPM w/\$15 max 151%-160% \$20 PMPM w/\$40 max 161%-170% \$22 PMPM w/\$44 max 171%-180% \$24 PMPM w/\$48 max 181%-190% \$26 PMPM w/\$52 max 191%-200% \$28 PMPM w/\$56 max 201%-210% \$29 PMPM w/\$58 max 211%-220% \$31 PMPM w/\$62 max 221%-230% \$33 PMPM w/\$66 max 231%-235% \$35 PMPM w/\$70 max		
Hawaii	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	Infants 185% to 200% 1-5 from 133% to 200% 6-18 from 100% to 200%	No program	No premium or enrollment fee		
Idaho ^e	0-5 up to 133% 6-18 up to 100%	0-5 from 133% to 150% 6-18 from 100% to 150%	0-18 from 150% to 185%	150%-185%	\$15 PMPM	Childless adults Parents
Illinois ^f	Prenatal up to 200% Infants up to 200% 1-5 up to 133% 6-18 up to 100%	6-18 from 100% to 133%	0-18 from 133% to 200% Unborn children at or below 200% not eligible for Medicaid	150%-200%	\$15 PMPM, \$25 for 2, \$30 for 3 or more	Unborn children Childless adults Parents

^e Children eligible for either the Medicaid-expansion program or the separate CHIP program can choose to receive premium assistance (up to \$100 per child per month) instead of direct benefits. Adults who are employed by small business & their spouses can receive premium assistance for their ESI (up to \$100 per person).

^f Illinois through a HIFA waiver is using SCHIP funds are covering parents and adults from about 38% to 133% FPL (In January 2006 they plan to expand to 185 for adults).

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	Medicaid (Title XIX)	Medicaid Expansion SCHIP (Title XXI)	Separate SCHIP (Title XXI)	Premiums and Enrollment Fees		
Indiana	Infants up to 150% 1-5 up to 133% 6-18 up to 100%	1-5 from 133% to 150% 6-18 from 100% to 150%	0-18 from 150% to 200%	175% to 200% 150% to 175%	\$16.50 PMPM w/\$24.75 max \$11 PMPM w/16.50 max	
Iowa ^g	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	Infants 185% to 200% 6-18 from 100% to 133%	0-18 from 133% to 200%	150%-200%	\$10 PMPM w/\$20 max	
Kansas	Infants up to 150% 1-5 up to 133% 6-18 up to 100%	No program	Infants from 150% to 200% 1-5 from 133% to 200% 6-18 from 100% to 200%	176%-200% 150%-175%	\$30 PFPM \$20 PFPM	
Kentucky	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	1-5 from 133% to 150% 6-18 from 100% to 150%	Infants from 185% to 200% 1-18 from 150% to 200%	150%-200%	\$20 PFPM	
Louisiana	0-5 up to 133% 6-18 up to 100%	0-5 from 133% to 200% 6-18 from 100% to 200%	No program	No premium or enrollment fee		
Maine	Infants up to 185% 1-5 up to 133% 6-18 up to 125%	1-5 from 133% to 150% 6-18 from 125% to 150%	Infants from 185% to 200% 1-18 from 150% to 200%	186%-200% 171%-185% 161%-170% 150%-160% <150%	\$32PMPM w/\$64 max \$24 PMPM w/\$48 max \$16 PMPM w/\$32 max \$8 PMPM w/\$16 max No premiums	
Maryland	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	1-5 from 133% to 200% 6-18 from 100% to 200%	0-18 from 200% to 300%	250%-300% 200%-250%	\$52 PFPM \$41 PFPM	
Massachusetts	Infants up to 185% 1-5 up to 133% and from 133%-150% if insured at the time of application 6-13 up to 114% and from 114% to 150%, if insured at the time of application 14-18 up to 86% and from 86% to 150% if insured at the time of application	Infants from 185% to 200% 1-5 from 133% to 150% if uninsured at the time of application 6-13 from 114% to 150%, if uninsured at the time of application 14-17 from 86% to 150% if uninsured at the time of application 18 up to 150%	1-5 from 150% to 200% 6-13 from 150% to 200% 14-17 from 150% to 200% 18 from 150% to 200% Unborn children up to 225%	Children under age 6 under 150%FPL – no premiums Children under age 1 – no premiums 151%-200% \$12 PMPM w/\$36 max 133%-150% \$12 PMPM w/\$15 max	Unborn children	

^g Although Medicaid usually covers infants, there are certain circumstances where an infant is covered on the separate program. This is primarily due to Medicaid not allowing depreciation of capital assets as a deduction to self-employment income whereas the SCHIP program does.

State	Program Eligibility by Child's Age and Federal Poverty Level			Cost Sharing (Not including copays)	Other populations covered with SCHIP Funds
	Medicaid (Title XIX)	Medicaid Expansion SCHIP (Title XXI)	Separate SCHIP (Title XXI)	All states waive cost sharing for Native Americans and Alaskan Natives per federal regulation. Premiums and Enrollment Fees	
Michigan	Infants up to 185% 1-15 up to 150% 16-18 up to 100%	16-18 up to 150%	Infants from 185% to 200% 1-18 from 150% to 200% Unborn children up to 185%	150%-200% \$5 PFFM	Unborn children Childless adults
Minnesota ^h	0-2 up to 275% 2-18 up to 150% 19 & 20 up to 100% and medically needy MinnesotaCare §1115 waiver: 0-21 up to 275%	0-2 from 275% to 280%	Current SCHIP §1115 waiver: parents & caretakers with income between 100% and 200% FPL enrolled in MinnesotaCare. Unborn children of mothers ineligible for Medicaid with income up to 275%	No cost sharing for infants under SCHIP Medicaid expansion and no cost sharing for unborn under separate SCHIP	Unborn children Parents
Mississippi	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	No program	Infants 185% to 200% 1-5 from 133% to 200% 6-18 from 100% to 200%	No premium or enrollment fee	
Missouri	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	Infants 185% to 300% 1-5 from 133% to 300% 6-18 from 100% to 300%	No program	226%-300% Copay (\$9 Rx, \$10 office visit) 185%-225% Copay (\$5 office visit) Premium (variable \$62 min \$252 max adjusted annually)	
Montana	0-5 up to 133% 6-18 up to 100%	No program	0-5 from 133% to 150% 6-18 from 100% to 150% If not Medicaid eligible: 0-18 from 0% to 150%	No premium or enrolment fee	
Nebraska	Infants up to 150% 1-5 up to 133% 6-18 up to 100%	Infants 150% to 185% 1-5 from 133% to 185% 6-18 from 100% to 185%	No program	No premium or enrollment fee	
Nevada ⁱ	0-5 up to 133% 6 through month become 19 up to 100%	No program	0-5 from 133% to 200% 6-18 from 100% to 200% If not Medicaid eligible: 0-5 from 0% to 133% 6-18 from 0% to 100%	176%-200% \$70 PFPQ 151%-175% \$35 PFPQ 36%-150% \$15 PFPQ 0%-35% \$0	

^h MN has a SCHIP §1115 waiver covering parents & caretakers with income between 100 and 200% FPL: Premiums on a sliding fee scale; co-pays: \$3 prescriptions; \$25 eyeglasses; 10% of hospital paid charges with \$1000/\$3000 max/year for individual/family; 50% of non-preventive dental services for those with income < 175% FPL.

ⁱ In Nevada, For Medicaid, 19 year olds are ineligible the month following their 19th birthday. For SCHIP, 19 year olds are disenrolled the first of the month they become 19.

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	Medicaid (Title XIX)	Medicaid Expansion SCHIP (Title XXI)	Separate SCHIP (Title XXI)	Premiums and Enrollment Fees		
New Hampshire	0-19 up to 185%	Infants 185% to 300%	1-19 from 185% to 300%	250%-300% 185%-250%	\$45 PMPM w/ \$135 max \$25 PMPM w/\$100 max	
New Jersey ^j	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	6-18 from 100% to 133%	Infants from 185% to 350% 1-18 from 133% to 350%	301% to 350% 251% to 300% 201% to 250% 151% to 200%	\$117 PFPM \$70 PFPM \$35 PFPM \$17.50 PFPM	Parents
New Mexico	0-18 up to 185%	0-18 from 185% to 235%	No program	Copays only		
New York	Infants up to 200% 1-5 up to 133% 6-18 up to 100%	No program	Infants 200% to 208% 1-5 from 133% to 208% 6-18 from 100% to 208%	186% to 208% 134% to 185% 100% to 133%	\$15 PMPM w/ \$45 max \$9 PMPM w/ \$27 max None	
North Carolina	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	No program	Infants from 185% to 200% 1-5 from 133% to 200% 6-18 from 100% to 200%	150%-200%	\$50 Annual enrollment fee per child w/\$100 max There is cost sharing for families with incomes at or below 150% in that there is a \$1.00 fee for each outpatient generic and/or brand name drug without generic or \$3.00 fee for brand name drug for which there is a generic drug available. For families with income above 150% cost sharing includes \$5 per visit to provider or outpatient hospital clinic, \$20 for non-emergency visits to the emergency room, and \$1.00 for each outpatient generic and/or brand name drug without generic or \$10 for each outpatient brand name drug without generic.	

^j NJ covers parents between 134%-200% FPL and parents with income below 133% FPL who are not eligible for the Medicaid expansion because of unearned income are covered through SCHIP. Parents' premiums are 150-200% FPL - \$29.50 for the 1st adult and \$12 for the second adult per month. New enrollment was closed to parents in June 2002. On September 1, 2005 enrollment will open to parents with income below 100%. As of September 1, 2006 it will open to parents with income below 115% FPL and as of September 1, 2007 it will open to parents with income below 133% FPL.

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	Medicaid (Title XIX)	Medicaid Expansion SCHIP (Title XXI)	Separate SCHIP (Title XXI)	All states waive cost sharing for Native Americans and Alaskan Natives per federal regulation. Premiums and Enrollment Fees	
North Dakota	0-5 up to 133% 6-18 up to 100%	Eliminated Medicaid assets test. Children who were previously not eligible for Medicaid due to assets are now eligible for the SCHIP Medicaid expansion.	0-5 from 133% to 140% 6-18 from 100% to 140%	No premium or enrollment fee	
Ohio ^k	0-18 up to 150%	0-5 from 133% to 200% 6-18 from 100% to 200%	No program	No premium or enrollment fee	
Oklahoma	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	Infants 150% to 185% 1-5 from 133% to 185% 6-18 from 100% to 185%	No program	No premium or enrollment fee	
Oregon ^l	0-5 up to 133% 6-18 up to 100%	No program	0-5 from 133% to 185% 6-18 from 100% to 185%	No premium or enrollment fee	Childless adults Parents
Pennsylvania	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	No program	Infants from 185% to 200% 1-5 from 133% to 200% 6-18 from 100% to 200%	No premium or enrollment fee	
Rhode Island ^m	0-7 up to 250% 8-18 up to 100%	8-18 from 100% to 250%	Unborn children up to 250%	Rhode Island enrollees earning over 150% of FPL (pregnant women and children under 1 over 185% FPL) pay a monthly premium which varies by income: 200% to 250% \$92 PFPM 185% to 200% \$77 PFPM 150% to 185% \$61 PFPM	Unborn children Parents Pregnant women
South Carolina	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	1-5 from 133% to 150% 6-18 from 100% to 150%	No program	No premium or enrollment fee	

^k Ohio implemented a wrap around program with its SCHIP implementation in January 1998. SCHIP covers uninsured kids, and Medicaid picks up the otherwise insured kids.

^l Under Oregon's 1115 waiver, XXI dollars are used for premium subsidies for adults and families eligible for employer sponsored insurance (ESI) up to 185% FPL. XXI and XIX cover the premium subsidies, but then the family or working parent is responsible for the deductible and cost-sharing under the employer sponsored plan's benefit coverage. If dependent coverage is not available through the employer coverage, then the child is likely eligible and put on SCHIP.

^m Through an 1115 waiver, Rhode Island also covers pregnant women 185-250% FPL under a Medicaid-expansion SCHIP, and parents of children under 18 up to 185% FPL under a separate SCHIP.

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South Dakota	0-5 up to 133% 6-18 up to 100%	0-5 from 133% to 140% 6-18 from 100% to 140%	0-18 from 140% to 200%	No premium or enrollment fee		
Tennessee	0-18 up to 200%	No program	No program	No premium or enrollment fee		
Texas	Infants up to 185% 1-5 up to 133% 6-18 up to 100%	No program	0-18 up to 200%	186% to 200% 151% to 185% 101% to 150%	\$25 PFPM \$20 PFPM \$15 PFPM	
Utah ⁿ	0-5 up to 133% 6-18 up to 100%	No program	0-18 up to 200%	151% to 200% 101% to 150% ≤100%	\$25 PFPQ \$13 PFPQ No premiums	
Vermont	0-18 up to 225% and the underinsured up to 300%	No program	0-18 from 225% to 300%	225%-300%	\$80 PFPM	
Virginia	0-5 up to 133% 6-18 up to 100%	6-18 from 100% to 133%	0-5 from 133% to 200% 6-18 from 133% to 200%	Copays only for children in Separate program		Pregnant women up to 150%
Washington	0-18 up to 200%	No program	0-18 from 200% to 250% Unborn children up to 185%	200%-250%	\$15 PMPM w/\$45 max	Unborn children
West Virginia	Infants up to 150% 1-5 up to 133% 6-18 up to 100%	No program	Infants 150% to 200% 1-5 from 133% to 200% 6-18 from 100% to 200%	No premium or enrollment fee		
Wisconsin	0-5 up to 185% 6-18 up to 100%	6-18 from 100% to 185% (Once enrolled, those eligible may remain until 200%)	No program	150%-200%	5% of household income	
Wyoming	0-5 up to 133% 6-18 up to 100%	No program	0-5 from 134% to 200% 6-18 from 100% to 200%	\$200 PFPY		

Source: Informal survey of SCHIP Directors conducted during the summer of 2005.

ⁿ Since Utah CHIP does not have an asset test, the separate SCHIP program covers those children whose families fail the asset test.

