



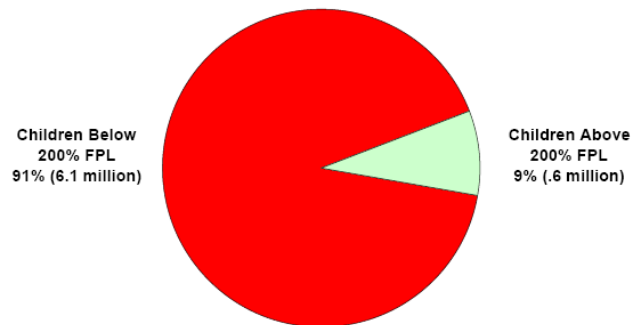
The Children's Health Insurance Program: **HEALTH CARE FOR AMERICAN CHILDREN IN NEED**

The Children's Health Insurance Program provides health coverage to children of working parents who don't qualify for Medicaid, but who can't afford private health insurance. The Children's Health Insurance Program Reauthorization Act will keep health coverage for all children currently enrolled, and will reach 3.2 million more uninsured kids in need.

CHIP's Mission Fulfilled: Health Coverage for Low-Income Children¹

- Ninety-one percent of all CHIP-covered children live in families at or below 200% of the Federal Poverty Level –about \$34,000/year for a family of three
- Nearly 70% of all CHIP-covered children live in families at or below 150% of FPL

**CHIP Serves Children Under 200% FPL:
Distribution of Children in FY2006**
Source: CRS



Making a Difference for Children in Need

- CHIP has reduced uninsurance by one-third among American children living below 200% of the poverty level²
- The number of poor children without health insurance dropped by 2 million in 2005, despite a drop in employer-sponsored coverage for the same population during the same period³

State Flexibility Lets CHIP Reach Families in Need

- CHIP allows states flexibility to set eligibility levels based on cost of living
- 25 states and the District of Columbia set a threshold of 200% of the Federal poverty level
- Nine states set eligibility limits below 200% of the Federal poverty level
- Fifteen states with higher costs of living – like NY, NJ, CA and CT – raised eligibility above 200% of the poverty level⁴

Covering more Low-Income American Children through CHIP Renewal

- **3.2 million additional low-income kids can be enrolled in CHIP with the \$35 billion dollars in the Finance agreement**
- **Coverage for children in families above 300% of FPL will receive lower Medicaid match**

¹ *Congressional Distribution Memorandum*, Congressional Research Service, March 2007.

² ³ *A Decade of SCHIP Experience and Issues for Reauthorization*, Kaiser Commission on Medicaid and the Uninsured, January 2007

⁴ *The State Children's Health Insurance Program*, Congressional Budget Office, May 2007, page VI