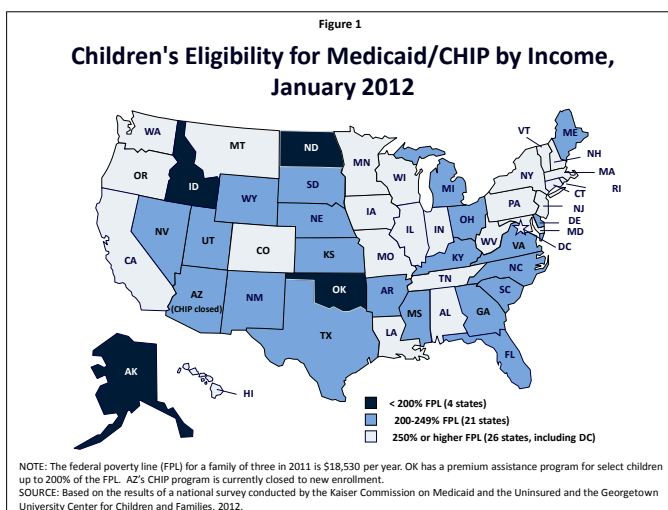


Updated March 2012

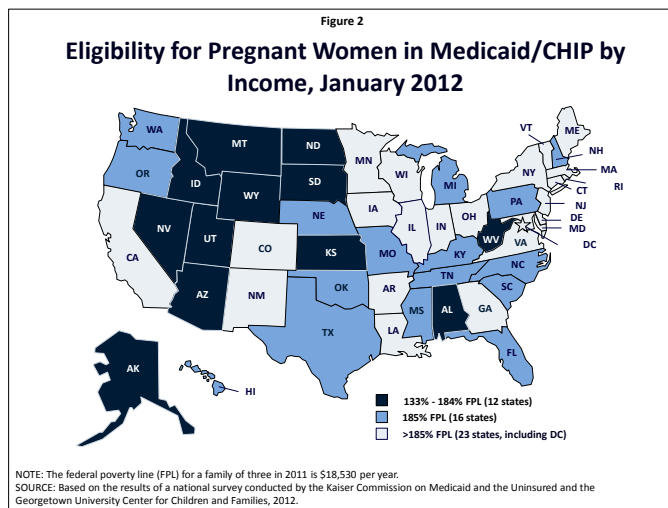
**Where are States Today?  
Medicaid and CHIP Eligibility Levels for Children and Non-Disabled Adults**

One of the primary goals of the Affordable Care Act (ACA) is to reduce the number of uninsured by creating a new continuum of coverage options that provides assistance to individuals with family incomes up to 400% of the federal poverty level (FPL). Under reform, Medicaid will serve as the base of coverage for the low-income population and will expand to 133% FPL (\$14,494 for an individual or \$24,645 for a family of three in 2011) for nearly all individuals in 2014. This expansion will provide a new coverage option for millions of currently uninsured adults and reduce current disparities in coverage across states. Following is an overview of Medicaid, CHIP, and state-funded coverage eligibility levels for non-disabled children and adults today and how this coverage will be impacted by reform.

**Medicaid and CHIP are key sources of coverage for low- and moderate-income children.** As of January 2012, half of the states (26, including DC) cover children in families with incomes up to at least 250% FPL (\$46,325 for a family of three in 2011) (Figure 1, Table 1). Only four states limit eligibility to children in families with incomes less than 200% FPL (AK, ID, ND, and OK). Moreover, with the exception of Arizona, CHIP enrollment is open in all states. Arizona, however, has not enrolled new children into its CHIP program since establishing an enrollment freeze in 2009. The ACA preserves this strong base of children's coverage by requiring states to maintain eligibility and enrollment policies in place at the time reform was enacted (March 23, 2010) until September 30, 2019 for children in both Medicaid and CHIP.



**Most states have expanded eligibility for pregnant women beyond the federal minimum.** Prior to health reform, states already were required to cover pregnant women to at least 133% FPL. As of January 2012, 39 states, including DC, have expanded eligibility to pregnant women with incomes at or above 185% FPL (\$34,281 for a family of three in 2011) (Figure 2, Table 2). States must maintain eligibility and enrollment policies that were in place for pregnant women at the time reform was enacted until 2014. At that time, states will have the option to transition pregnant women with incomes above 133% FPL from Medicaid to Exchange coverage.

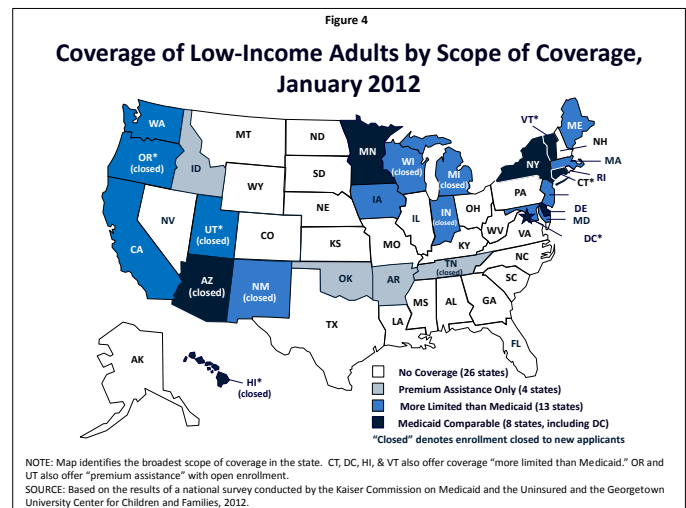
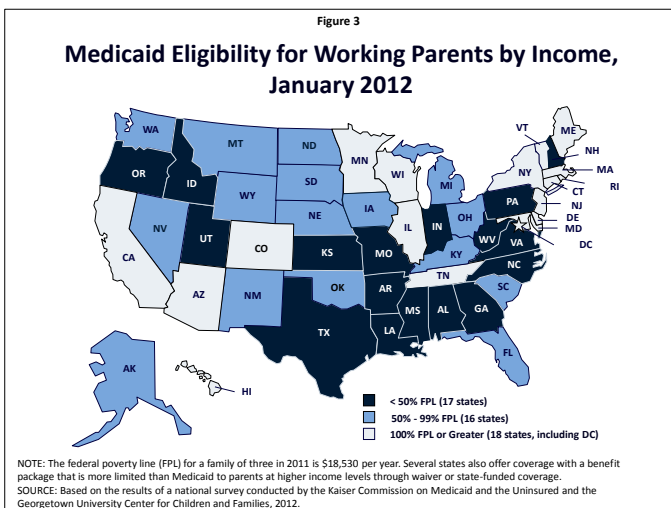


**Many poor adults remain ineligible for Medicaid.**

**Parents.** The federal minimum level at which states must cover parents through Medicaid is below poverty in every state and below half of poverty in nearly all states. Most states have expanded parent eligibility above this minimum through optional Medicaid authority or waiver or state-funded programs (Table 3). However, waiver or state-funded coverage often has more limited benefits and higher cost sharing than Medicaid and can be subject to enrollment caps (Table 4). As of January 2012, 33 states limit Medicaid eligibility for parents to less than 100% FPL (\$18,530 for a family of three in 2011), with 17 states limiting eligibility to less than half of poverty (Figure 3).

**Other Adults.** Prior to the ACA, states could not receive federal Medicaid matching funds to cover non-disabled adults without dependent children. As such, states could only cover these adults if they obtained a waiver or through a fully state-funded program. Effective April 2010, the ACA gave states flexibility to expand Medicaid to adults to get an early start on the 2014 expansion. Since April 2010, six states (CA, CT, DC, MN, NJ, and WA) have expanded Medicaid to adults through the new ACA option or a waiver to prepare for 2014. However, overall, Medicaid coverage for low-income adults remains limited. As of January 2012, only eight states provide full Medicaid coverage to low-income adults, but enrollment is closed in two of these states (Figure 4). Seventeen states solely provide more limited coverage and/or premium assistance to adults, and enrollment is closed in six of these states.

**States must maintain eligibility and enrollment policies that were in place in their Medicaid and waiver programs for parents and other adults at the time reform was enacted until 2014.** There is an exception that allows states that currently cover adults above 133% FPL to reduce eligibility if they are facing a documented budget deficit. Twenty-two states (AR, CA, CT, DC, HI, ID, IL, IN, IA, ME, MA, MN, NJ, NM, NY, OK, OR, RI, UT, VT, WA, WI) cover parents above 133% FPL; 12 of these states provide coverage that is more limited than Medicaid or premium assistance to these parents. Sixteen states (AR, CA, DC, HI, ID, IN, IA, MA, MN, NM, OK, OR, UT, VT, WA, WI) cover other adults above 133% FPL; 14 of these states provide coverage that is more limited than Medicaid or premium assistance to these adults. States also are not required to renew expiring waivers or to continue state-funded coverage.



In sum, Medicaid, along with CHIP, provide a strong base of health coverage for low-income children and many pregnant women. However, eligibility for low-income parents and other adults remains very limited. As such, the Medicaid expansion under the ACA will be key for providing a coverage option to millions of currently uninsured adults and reducing disparities in coverage across states.

**Table 1**  
**Income Eligibility Limits of Children's Health Coverage as Percent of the Federal Poverty Level**  
**January 2012**

State	Upper Income Limit	Medicaid for Infants Ages 0-1 <sup>1</sup> (Percent of the FPL)		Medicaid for Children Ages 1-5 <sup>1</sup> (Percent of the FPL)		Medicaid for Children Ages 6-19 <sup>1</sup> (Percent of the FPL)		Separate CHIP Ages 0-19 <sup>2</sup> (Percent of the FPL)
		Medicaid (Title XIX) Funding	CHIP (Title XXI) Funding	Medicaid (Title XIX) Funding	CHIP (Title XXI) Funding	Medicaid (Title XIX) Funding	CHIP (Title XXI) Funding	
<b>Total</b>								<b>38</b>
Alabama	300%	133%		133%		100%		300%
Alaska	175%	150%	175%	150%	175%	150%	175%	
Arizona	200% (closed)	140%		133%		100%		200% (closed)
Arkansas	200%	133%	200%	133%	200%	100%	200%	
California <sup>3</sup>	250%	200%		133%		100%		250%
Colorado	250%	133%		133%		100%		250%
Connecticut <sup>4</sup>	300%	185%		185%		185%		300%
Delaware	200%	185%	200%	133%		100%		200%
District of Columbia	300%	185%	300%	133%	300%	100%	300%	
Florida <sup>4, 5</sup>	200%	185%	200%	133%		100%		200%
Georgia <sup>6</sup>	235%	185%		133%		100%		235%
Hawaii <sup>14</sup>	300%	185%	300%	133%	300%	100%	300%	
Idaho	185%	133%		133%		100%	133%	185%
Illinois <sup>4, 6, 7</sup>	200% (300%)	133%	200%	133%		100%	133%	200% (300%)
Indiana	250%	200%		133%	150%	100%	150%	250%
Iowa	300%	133%	300%	133%		100%	133%	300%
Kansas <sup>8</sup>	238%	150%		133%		100%		238%
Kentucky	200%	185%		133%	150%	100%	150%	200%
Louisiana	250%	133%	200%	133%	200%	100%	200%	250%
Maine <sup>4, 6</sup>	200%	185%		133%	150%	125%	150%	200%
Maryland	300%	185%	300%	133%	300%	100%	300%	
Massachusetts <sup>9</sup>	300%	185%	200%	133%	150%	114%	150%	300%
Michigan <sup>10</sup>	200%	185%		150%		150%		200%
Minnesota <sup>4, 11</sup>	275%	275%	280%	275%		275%		
Mississippi	200%	185%		133%		100%		200%
Missouri	300%	185%		133%	150%	100%	150%	300%
Montana	250%	133%		133%		100%	133%	250%
Nebraska	200%	150%	200%	133%	200%	100%	200%	
Nevada	200%	133%		133%		100%		200%
New Hampshire <sup>4</sup>	300%	185%	300%	185%		185%		300%
New Jersey <sup>4, 6</sup>	350%	185%	200%	133%		100%	133%	350%
New Mexico	235%	185%	235%	185%	235%	185%	235%	
New York <sup>4</sup>	400%	200%		133%		100%	133%	400%
North Carolina <sup>4</sup>	200%	185%	200%	133%	200%	100%		200%
North Dakota <sup>13</sup>	160%	133%	100%	133%	100%	100%	100%	160%
Ohio	200%	150%	200%	150%	200%	150%	200%	
Oklahoma	185%	133%	185%	133%	185%	100%	185%	
Oregon <sup>4, 12</sup>	300%	133%		133%		100%		300%
Pennsylvania <sup>4</sup>	300%	185%		133%		100%		300%
Rhode Island <sup>14</sup>	250%	185%	250%	133%	250%	100%	250%	
South Carolina	200%	150%	200%	150%	200%	150%	200%	
South Dakota	200%	133%	140%	133%	140%	100%	140%	200%
Tennessee <sup>4, 15</sup>	250%	185%		133%		100%		250%
Texas	200%	185%		133%		100%		200%
Utah	200%	133%		133%		100%		200%
Vermont <sup>16</sup>	300%	225%		225%		225%		300%
Virginia <sup>6</sup>	200%	133%		133%		100%	133%	200%
Washington	300%	200%		200%		200%		300%
West Virginia	300%	150%		133%		100%		300%
Wisconsin <sup>4</sup>	300%	300%		185%		100%	150%	300%
Wyoming	200%	133%		133%		100%		200%

SOURCE: Based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured with the Georgetown University Center for Children and Families, 2012.

**Table 2**  
**Income Eligibility Limits for Pregnant Women as a Percent of the Federal Poverty Level**  
**January 2012**

State	Income Eligibility (Percent of the FPL)		
	Medicaid (Title XIX)	CHIP (Title XXI)	Unborn Child Option <sup>1</sup> (Title XXI)
<b>Total</b>		<b>5</b>	<b>14</b>
Alabama	133%		
Alaska	175%		
Arizona	150%		
Arkansas	162%	200%	200%
California <sup>1</sup>	200%		300%
Colorado	133%	250%	
Connecticut	250%		
Delaware	200%		
District of Columbia	300%		
Florida	185%		
Georgia	200%		
Hawaii <sup>2</sup>	185%		
Idaho	133%		
Illinois	200%		200%
Indiana	200%		
Iowa	300%		
Kansas	150%		
Kentucky	185%		
Louisiana	200%		200%
Maine	200%		
Maryland	250%		
Massachusetts	200%		200%
Michigan	185%		185%
Minnesota	275%		275%
Mississippi	185%		
Missouri	185%		
Montana	150%		
Nebraska	185%		
Nevada	133%		
New Hampshire	185%		
New Jersey	185%	200%	
New Mexico	235%		
New York <sup>3</sup>	200%		
North Carolina	185%		
North Dakota	133%		
Ohio	200%		
Oklahoma	185%		185%
Oregon	185%		185%
Pennsylvania	185%		
Rhode Island <sup>4</sup>	185%	250% (350%)	250%
South Carolina	185%		
South Dakota	133%		
Tennessee	185%		250%
Texas	185%		200%
Utah	133%		
Vermont	200%		
Virginia	133%	200%	
Washington	185%		185%
West Virginia	150%		
Wisconsin	300%		300%
Wyoming	133%		

SOURCE: Based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured with the Georgetown University Center for Children and Families, 2012.

**Table 3**  
**Adult Income Eligibility Limits at Application as a Percent of the Federal Poverty Level by Coverage Authority**  
**(Limits for Working Adults are Calculated Based on a Family of Three for Parents and Based on an Individual for Other Adults) <sup>1</sup>**  
**January 2012**

State	Parents of Dependent Children							Other Adults (Non-Disabled)					
	Federal Minimum	1931 Eligibility	Jobless 1115 Waiver	State-Funded	1931 Eligibility	Working 1115 Waiver	State-Funded	ACA Option	Jobless 1115 Waiver	State-Funded	ACA Option	Working 1115 Waiver	State-Funded
Alabama	11%	11%			24%								
Alaska	54%	76%			81%								
Arizona	23%	100%			106%				100% (closed)			110% (closed)	
Arkansas <sup>2</sup>	13%	13%			17%	200%						200%	
California <sup>3</sup>	40%	100%	200%		106%	200%			200%			200%	
Colorado	28%	100%			106%								
Connecticut <sup>4</sup>	57%	185%		300%	191%		306%	56%		300%	72%		310%
Delaware	22%	75%	100%		119%	106%			100%			110%	
District of Columbia	28%	200%		200%	206%		206%	133%	200%	200%	144%	211%	211%
Florida	20%	20%			58%								
Georgia	28%	27%			49%								
Hawaii <sup>5</sup>	41%	100%	200%		100%	200%			200%			200%	
Idaho <sup>6</sup>	21%	21%			39%	185%						185%	
Illinois <sup>7</sup>	25%	185%			191%		200%						
Indiana <sup>8</sup>	19%	19%	200%		24%	206%			200% (closed)			210% (closed)	
Iowa <sup>9</sup>	28%	28%	200%		82%	250%			200%			250%	
Kansas	26%	26%			32%								
Kentucky	34%	34%			59%								
Louisiana	11%	11%			25%								
Maine <sup>10</sup>	36%	200%		300%	200%		300%		100% (closed)	300%		100% (closed)	300%
Maryland <sup>11</sup>	24%	116%			116%				116%			128%	
Massachusetts <sup>12</sup>	37%	133%	300%		133%	300%			300%			300%	
Michigan <sup>13</sup>	32%	37%			63%				35% (closed)			45% (closed)	
Minnesota <sup>14</sup>	35%	100%	275%	275%	120%	275%	275%	75%	250%	250%	75%	250%	250%
Mississippi	24%	24%			44%								
Missouri	19%	19%			36%								
Montana	28%	32%			55%								
Nebraska	24%	46%			57%								
Nevada <sup>15</sup>	23%	25%			87%								
New Hampshire	36%	39%			49%								
New Jersey <sup>16</sup>	28%	29%	200% (closed)		133%	200% (closed)			23%			23%	
New Mexico <sup>17</sup>	25%	29%	200% (closed)		85%	408% (closed)			200% (closed)			414% (closed)	
New York <sup>18</sup>	46%	68%	150%		74%	150%			100%			100%	
North Carolina	36%	35%			49%								
North Dakota	28%	34%			59%								
Ohio	22%	90%			90%								
Oklahoma <sup>19</sup>	20%	37%	200%		53%	200%			200%			200%	
Oregon <sup>20</sup>	30%	31%	201%		40%	201%			201%			201%	
Pennsylvania	26%	26%			46%								
Rhode Island <sup>21</sup>	36%	110%	175%		116%	181%							
South Carolina	13%	50%			91%								
South Dakota	33%	52%			52%								
Tennessee <sup>22</sup>	38%	69%			126%		\$55,000/yr (closed)						\$55,000/yr (closed)
Texas	12%	12%			26%								
Utah <sup>23</sup>	37%	38%	150% (closed)		44%	150%			150% (closed)			150%	
Vermont <sup>24</sup>	43%	77%	300%		82%	300%			300%			300%	
Virginia	23%	25%			31%								
Washington <sup>25</sup>	36%	36%	133%		73%	200%			133%			200%	
West Virginia	17%	16%			32%								
Wisconsin <sup>26</sup>	34%	200%			200%				200% (closed)			200% (closed)	
Wyoming	24%	38%			51%								

SOURCE: Based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured with the Georgetown University Center for Children and Families, 2012; Federal minimum levels from CCF calculations based House Ways and Means Committee, "1996 Green Book: Background Material and Data on Programs Within the Jurisdiction of the Committee on Ways and Means" (November 4, 1996); Federal Register, Vol 61(3): 8286-8288 (March 4, 1996); and Federal Register, 75(148): 45628-45629 (August 3, 2010).

**Table 4**  
**Income Eligibility Limits for Working Adults at Application as a Percent of the Federal Poverty Level by Scope of Benefits**  
**(Limits are Calculated Based on a Family of Three for Parents and Based on an Individual for Other Adults)<sup>1</sup>**  
**January 2012**

State	Medicaid or Medicaid-Equivalent Benefit Package		Benefit Package More Limited Than Medicaid		Premium Assistance With Work-Related Eligibility Requirements	
	Parents	Other Adults	Parents	Other Adults	Parents	Other Adults
Alabama	24%					
Alaska	81%					
Arizona	106%	110% (closed)				
Arkansas <sup>2</sup>	17%				200%	200%
California <sup>3</sup>	106%		200%	200%		
Colorado	106%					
Connecticut <sup>4</sup>	191%	72%	306%	310%		
Delaware	119%	110%				
District of Columbia	206%	211%	206%	211%		
Florida	58%					
Georgia	49%					
Hawaii <sup>5</sup>	100%	100% (closed)	200%	200%		
Idaho <sup>6</sup>	39%				185%	185%
Illinois <sup>7</sup>	191%				200%	
Indiana <sup>8</sup>	24%		206%	210% (closed)		
Iowa <sup>9</sup>	82%		250%	250%		
Kansas	32%					
Kentucky	59%					
Louisiana	25%					
Maine <sup>10</sup>	200%		300%	300%		
Maryland <sup>11</sup>	116%			128%		
Massachusetts <sup>12</sup>	133%		300%	300%		
Michigan <sup>13</sup>	63%			45% (closed)		
Minnesota <sup>14</sup>	215%	75%	275%	250%		
Mississippi	44%					
Missouri	36%					
Montana	55%					
Nebraska	57%					
Nevada <sup>15</sup>	87%					
New Hampshire	49%					
New Jersey <sup>16</sup>	200% (closed > 133%)			23%		
New Mexico <sup>17</sup>	85%		408% (closed)	414% (closed)	408% (closed)	414% (closed)
New York <sup>18</sup>	150%	100%				
North Carolina	49%					
North Dakota	59%					
Ohio	90%					
Oklahoma <sup>19</sup>	53%				200%	200%
Oregon <sup>20</sup>	40%		201%	201%	201%	201%
Pennsylvania	46%					
Rhode Island <sup>21</sup>	181%					
South Carolina	91%					
South Dakota	52%					
Tennessee <sup>22</sup>	126%				\$55,000/yr (closed)	\$55,000/yr (closed)
Texas	26%					
Utah <sup>23</sup>	44%		150% (closed)	150% (closed)	150%	150%
Vermont <sup>24</sup>	185%	150%	300%	300%		
Virginia	31%					
Washington <sup>25</sup>	73%		200%	200%		
West Virginia	32%					
Wisconsin <sup>26</sup>	200%			200% (closed)		
Wyoming	51%					

SOURCE: Based on a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured with the Georgetown University Center for Children and Families, 2012.

## Table Notes

### Table 1 Notes

1. The income eligibility levels noted may refer to gross or net income depending on the state. Income eligibility levels listed are either for “regular” Medicaid (Title XIX) where states receive “regular” Medicaid matching payments or show eligibility levels for the state’s CHIP-funded Medicaid expansion program (Title XXI) where the state receives the enhanced CHIP matching payments for these children. To be eligible in the infant category, a child has not yet reached his or her first birthday; to be eligible in the 1-5 category, the child is age one or older, but has not yet reached his or her sixth birthday; and to be eligible in the 6-19 category, the child is age six or older, but has not yet reached his or her 19th birthday.
2. The states noted use federal CHIP funds to operate separate child health insurance programs for children not eligible for Medicaid. Such programs may provide benefits similar to Medicaid or they may provide a limited benefit package. They also may impose premiums or other cost sharing obligations on some or all families with eligible children. These programs typically provide coverage through the child’s 19th birthday.
3. Infants born to mothers in California’s Access for Infants and Mothers (AIM) program are eligible for CHIP unless they are enrolled in Employer-Sponsored Insurance (ESI) or no-cost Medi-Cal. The income guideline for these infants, through their second birthday, is 300% of the FPL.
4. Connecticut, Florida, Maine, Minnesota, New Hampshire, New Jersey, New York, North Carolina, Oregon, Pennsylvania, Tennessee, and Wisconsin allow families with incomes above the levels shown buy into Medicaid/CHIP.
5. Florida operates three 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. The Children’s Medical Service Network serves children with special health care needs from birth through age 18.
6. Infants born to mothers enrolled in Medicaid in Georgia, Illinois, and Maine, are covered up to 200% of the FPL in Medicaid. In Georgia and Maine, infants born to non-Medicaid covered mothers are covered to 185% of the FPL, and 133% of the FPL in Illinois.
7. Illinois is waiting for approval for federal funding of its state-funded coverage between 200% and 300% of the FPL.
8. Kansas covers children in a separate CHIP program at 238% FPL in 2011, approximately 250% of the 2008 FPL.
9. In Massachusetts, children at any income are eligible for more limited state-subsidized coverage under the state’s Children’s Medical Security Plan; premiums are charged on a sliding scale based on income.
10. In Michigan, coverage for children ages 16 to 18 between 100% and 150% of the FPL is funded through Title XXI.
11. In Minnesota, the infant category under “regular” Medicaid (Title XIX) includes children up to age 2, with income eligibility up to 275% of the FPL. Under CHIP, eligibility for infants is up to 280% of the FPL. Under “regular” Medicaid, known as Medical Assistance or MA, income eligibility for children ages 2-19 is up to 150% of the FPL, and under the Section 1115 waiver, income eligibility for children in this age group is up to 275% of the FPL.
12. Oregon covers children through 300% of the FPL.
13. In North Dakota, if a child is within the applicable Medicaid income limit, coverage is funded through Title XIX. If the child is within the applicable income eligibility limit and family assets exceed the Medicaid asset limits, the child is funded through Title XXI. The state does not have an asset test limit, but families are asked whether their assets are within, or exceed, certain amounts.
14. Rhode Island covers children ages 1 to 7 with family incomes up to 133% of the FPL with Title XIX funding, and covers children ages 8 through their 19th birthday with incomes up to 100% of the FPL with Title XIX funding.
15. In Tennessee, Title XXI funds are used for two programs, TennCare Standard and CoverKids (a separate CHIP program). TennCare Standard provides Medicaid coverage to uninsured children who lose eligibility under TennCare (Medicaid), have no access to insurance, and have family income below 200% of the FPL or are medically eligible.
16. In Vermont, Title XIX funding covers uninsured children in families with income at or below 225% of the FPL, underinsured children with incomes between 225% and 300% of the FPL, and children no longer eligible for CHIP because of age between 225% and 300% of the FPL. Uninsured children in families with income between 225% and 300% FPL are covered via Title XXI funding under a separate CHIP program.

**Table 2 Notes**

1. The unborn child option permits states to consider the fetus a "targeted low-income child" for CHIP coverage.
2. In Hawaii, pregnant women whose income exceeds 185% FPL can enroll in Quest-ACE by paying premiums. Coverage goes up to 200% of the FPL, but provides limited benefits.
3. In New York, women with income between 100% and 200% FPL receive less comprehensive benefits.
4. In Rhode Island, coverage for pregnant women with income between 250% and 350% FPL is partially state funded and requires premium payments.

**Table 3 and 4 Notes**

1. The table takes earning disregards, when applicable, into account when determining income thresholds for working adults. For parents, computations are based on a family of three with one earner; for other adults, computations are based on an individual. In some cases, earnings disregards may be time limited and only applied for the first few months of coverage; in these cases, eligibility limits for most enrollees would be lower than the levels that appear in this table. States may use additional disregards (such as child care expenses) in determining eligibility that are not accounted for here. In some states, the income eligibility guidelines vary by region; in this situation, the income guideline in the most populous region is used. "Closed" indicates that the state was not enrolling new adults eligible for coverage into a program at some point between January 1, 2011 and January 1, 2012.
2. In Arkansas, adults up to 200% FPL are eligible for more limited subsidized coverage under the ARHealthNetworks waiver program; individuals must have income below the eligibility threshold and work for a qualifying, participating employer. In 2011, the state opened up the program to those who are also self-employed.
3. California covers adults through two programs: the Medicaid Coverage Expansion (MCE) up to 133% FPL and the Health Care Coverage Initiative (HCCI) between 133% and 200% FPL. While both coverage options offer more limited benefits than full Medicaid, the MCE benefit package is more comprehensive. Ten counties began program operations for their coverage programs on July 1, 2011, and subsequent counties are being added on a phased in basis.
4. In 2010, Connecticut stopped subsidizing premiums for new enrollees in its state-funded Charter Oak program, which provides more limited coverage; it continues to subsidize cost sharing on a sliding scale based on income as well as premiums for existing (grandfathered) enrollees with incomes up to 300% FPL and adults at any income can buy into the program at the full cost of \$446 per month. Enrollment was limited to those applicants who do not qualify for the CT Pre-Existing Condition Insurance Plan effective September 1, 2011.
5. Hawaii covers adults up to 100% FPL under its QUEST Medicaid managed care waiver program; enrollment in QUEST is closed except for certain groups including individuals receiving Section 1931 Medicaid coverage or General Assistance or those below the old AFDC standards. Adults up to 200% FPL are eligible for more limited coverage under the QUEST-ACE waiver program. Further, adults previously enrolled in Medicaid with incomes between 200-300% FPL can purchase more limited QUEST-NET waiver coverage by paying a monthly premium. Hawaii is awaiting CMS approval to reduce eligibility from 200% to 133% FPL in QUEST ACE and from 300% to 133% FPL in QUEST NET.
6. Idaho provides premium assistance to adults up to 185% FPL under a waiver; individuals must have income below the eligibility threshold and work for a qualified small employer.
7. Illinois provides premium assistance for parents and children between 133% and 200% FPL through its state-funded Family Care Rebate program.
8. In Indiana, adults up to 200% FPL are eligible for more limited coverage under the Healthy Indiana waiver program. Enrollment is closed for childless adults. During 2011, the state opened enrollment to add members up to the cap.
9. In Iowa, adults up to 250% FPL are eligible for more limited coverage under the IowaCare waiver program.
10. In Maine, childless adults up to 100% FPL are eligible for more limited coverage under the MaineCare waiver program; enrollment is closed. Adults up to 300% FPL are eligible for more limited subsidized coverage under the fully state-funded DirigoChoice program.
11. In Maryland, childless adults are eligible for primary care services under the Primary Adult Care waiver program.
12. In Massachusetts, childless adults who are long-term unemployed or a client of the Department of Mental Health with income below 100% FPL can receive more limited benefits under the MassHealth waiver program through MassHealth Basic or Essential. Additionally, adults up to 300% FPL are eligible for more limited subsidized coverage under the Commonwealth Care waiver program.

13. In Michigan, childless adults are eligible for more limited coverage under the Adult Benefit Waiver program; enrollment is closed.
14. In March of 2011, Minnesota adopted the ACA option for adults up to 75% FPL and obtained a waiver to expand coverage to childless adults above 75% and up to 250% FPL effective August 1, 2011. Childless adults were previously covered in a fully state-funded program, which the state has continued. In Minnesota, parents up to 275% FPL and childless adults up to 250% FPL are eligible for coverage under the MinnesotaCare waiver program; parents above 215% FPL and childless adults in the waiver program receive more limited coverage.
15. Nevada eliminated its premium assistance program (Check Up Plus) when its waiver expired in November 2011. The state stopped taking new enrollees as of June 2011.
16. In New Jersey, parents up to 200% FPL are covered under the FamilyCare waiver program. Waiver enrollment closed in 2010 for parents who do not qualify for Medicaid using an enhanced income disregard. In April 2011, New Jersey obtained a waiver to expand coverage to childless adults who had previously been covered through the state's general assistance program. The eligibility levels shown apply to individuals who are "employable;" those considered "unemployable" have a lower threshold.
17. In New Mexico, adults up to 200% FPL are eligible for more limited subsidized coverage under the State Coverage Insurance waiver program. Individuals must have income below the eligibility threshold and work for a participating employer; if they do not work for a participating employer, they can obtain coverage by paying both the employer and employee share of premium costs. Enrollment is closed.
18. In New York, childless adults up to 78% FPL are eligible for the Medicaid (Home Relief) waiver program and parents up to 150% FPL and childless adults up to 100% FPL are eligible for the Family Health Plus waiver program.
19. In Oklahoma, adults up to 200% FPL are eligible for more limited subsidized coverage under the Insure Oklahoma waiver program. Individuals must have income below eligibility threshold and also work for a small employer, be self-employed, be unemployed and seeking work, be working disabled, be a full-time college student, or be the spouse of a qualified worker.
20. In Oregon, adults up to 100% FPL are eligible for more limited coverage under the OHP Standard waiver program; enrollment in OHP Standard is closed. The state provides premium assistance to adults up to 201% FPL under its Family Health Insurance Assistance Program waiver program. FHIAP is open for both individual and employer sponsored insurance, however, the state is only enrolling individuals from the reservation list.
21. In Rhode Island, parents up to 175% FPL are covered under the RiteCare and RiteShare waiver programs.
22. In Tennessee, adults earning up to \$55,000 per year are eligible for more limited subsidized coverage under the CoverTN program. Individuals must have income below the eligibility threshold and be a worker of a qualified business, self-employed, or recently unemployed. To qualify as a business, at least 50% of employees must earn \$55,000 or less per year. Once a business qualifies all eligible employees, regardless of income may enroll. Enrollment is closed.
23. In Utah, adults up to 150% FPL are eligible for coverage of primary care services under the Primary Care Network waiver program; enrollment is closed. The state also provides premium assistance for employer-sponsored coverage to working adults up to 150% FPL under the Utah Premium Partnership Health Insurance waiver program.
24. In Vermont, 1931 coverage is available up to 77% FPL in urban areas and 73% FPL in rural areas; parents up to 185% FPL and childless adults up to 150% FPL are eligible for the Vermont Health Access Plan waiver program. Additionally, the state offers more limited subsidized coverage to adults up to 300% FPL under its Catamount Health waiver program.
25. Washington converted its state-funded program (Basic Health) to waiver coverage. The state-funded Basic Health program covered adults up to 200% FPL; coverage under the section 1115 waiver covers adults up to 133% FPL.
26. In Wisconsin, parents up to 200% FPL are eligible for the BadgerCare Plus waiver program. Childless adults up to 200% FPL are eligible for more limited coverage under the BadgerCare Plus Core Plan waiver program. Enrollment for childless adults is closed.

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