



THE KAISER COMMISSION ON  
Medicaid and the Uninsured

**CHIP PROGRAM ENROLLMENT:  
DECEMBER 1998 TO DECEMBER 1999**

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*The Kaiser Commission on Medicaid and the Uninsured serves as a policy institute and forum for analyzing health care coverage and access for low-income populations and assessing options for reform. The Commission, begun in 1991, strives to bring increased public awareness and expanded analytic effort to the policy debate over health coverage and access, with a special focus on Medicaid and the Uninsured. The Commission is a major initiative of the Henry J. Kaiser Family Foundation and is based in the Foundation's Washington, D.C. office. The Foundation is an independent national health care philanthropy and is not associated with Kaiser Permanente or Kaiser Industries.*

## ***Introduction***

In the Balanced Budget Act of 1997 Congress authorized the creation of the State Child Health Insurance Program (CHIP) under Title XXI of the Social Security Act. Since then, states have moved quickly to design and implement their programs. States have placed priority on finding and enrolling eligible children, reflecting the great public policy interest in providing health coverage to uninsured children.

The first CHIP State Plan was approved by the Health Care Financing Administration (HCFA) for the state of Alabama in January 1998. By December 1998, HCFA had approved CHIP plans in 39 states and the District of Columbia, and in all states and territories by the end of 1999.<sup>1</sup> In three states (Hawaii, Washington and Wyoming) CHIP programs were not yet operational as of December 1999.<sup>2</sup>

This study focuses on the changes in enrollment in State CHIP programs over the period from December 1998 to December 1999.<sup>3</sup> It is part of a larger study of enrollment trends in Medicaid and CHIP for the Kaiser Commission on Medicaid and the Uninsured.<sup>4</sup>

Under Title XXI of the Social Security Act, a state can opt to implement its CHIP program as a Medicaid expansion program, or as a separate, stand-alone program, or as a combination of both program types. This study presents data on each of these program types.

## ***Study Methodology and Data Issues***

This study is based on a survey of all 50 states and the District of Columbia. It reflects data from all State Child Health Insurance Programs. The data are those as reported by the states for the specific months of December 1998, June 1999 and December 1999. The goal was to gather point-in-time data for the number of children enrolled in these specific months.

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<sup>1</sup> Although CHIP programs were also operational in the Territories, data for these programs were not obtained for this report.

<sup>2</sup> Minnesota's CHIP program had zero enrollment in December 1999. However, the MinnesotaCare Medicaid expansion program covers children up to 275% of the federal poverty level. Because Minnesota Care was implemented prior to Title XXI, it does not qualify for CHIP funding. MinnesotaCare covered 57,889 children in March 2000.

<sup>3</sup> This study updates an earlier study: *Enrollment Increases in State CHIP Programs: December 1998 to June 1999*, Kaiser Commission on Medicaid and the Uninsured, July 30, 1999. (Publication #2153).

<sup>4</sup> See: *Medicaid Enrollment in 21 States, June 1997 to June 1999*, Kaiser Commission on Medicaid and the Uninsured. April 2000. (Publication #2190).

Point-in-time monthly data are useful in examining trends over specific periods of time, particularly during the early months of implementation of a new program. In contrast, data reported by HCFA present a different measure of enrollment. HCFA data are based on the number of children enrolled at any point in time, for any number of months, during the federal fiscal year.

For example, in January 2000 the U.S. Department of Health and Human Services reported "...that two million children who would otherwise be without health insurance coverage were enrolled in the State Child Health Insurance Program (SCHIP) in fiscal year 1999."<sup>5</sup> The report shows that 1,979,450 children were enrolled during all or a part of the federal fiscal year, the period from October 1, 1998 to September 30, 1999. This total included 1,284,387 in separate CHIP programs and 695,063 in Medicaid expansion programs.<sup>6</sup>

The HCFA report thus reflects the total number of children who were enrolled in a State CHIP program at any time during the twelve month period. A child enrolled for one month is counted the same as a child enrolled for the year. In contrast, the data in this report show the number enrolled at specific points in time: the months of December 1998, June 1999 and December 1999. By definition, the number of children enrolled in any specific month is less than or at most equal to the number enrolled during all or any part of the year. Thus, the CHIP enrollment numbers reported here are lower than those presented in the HCFA annual report.

The data in this report were provided by each state after a lag of one to five months following the month of December 1999. In some cases, states updated data they had provided for December 1998 and for June 1999 that were in our previous report.<sup>7</sup> That report was published just one month after the period for which data were reported. A greater period of time to gather data was taken for this report to provide additional time for states to make adjustments in their counts of enrollment.

## ***Study Results***

Over the one-year period from December 1998 to December 1999, the number of children enrolled in State Child Health Insurance Programs more than doubled. Based on data reported by the states, the number of children enrolled in CHIP programs increased from 833,303 in December 1998 to 1,766,174 in December 1999. As shown in Table 1, this increase in enrollment of 932,871 represents an annual increase of 112%.

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<sup>5</sup> Press release from HCFA Press Office dated January 11, 2000, "State Children's Health Insurance Program Now Reaching Two Million." See <http://www.hcfa.gov/init/20000111.htm>.

<sup>6</sup> HCFA, State Children's Health Insurance Program, Annual Report for FY1999, January 11, 2000.

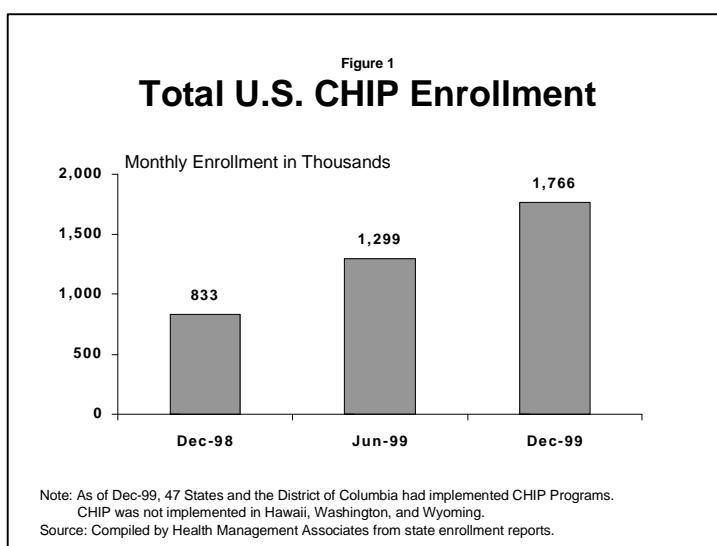
<sup>7</sup> *Enrollment Increases in State CHIP Programs: December 1998 to June 1999*, Kaiser Commission on Medicaid and the Uninsured, July 30, 1999. (Publication #2153).

**Table 1**

**CHIP Enrollment by Program Type, December 1998 to December 1999**

	Enrollment		Growth	Percent Change
	Dec-98	Dec-99	12/98 to 12/99	12/98 to 12/99
<b>Total (47 States and DC)</b>	833,303	1,766,174	932,871	112%
<b>Medicaid Expansions Only</b> <i>21 States and DC</i>	228,465	455,848	227,383	100%
<b>Separate Programs Only</b> <i>14 States</i>	391,772	752,913	361,141	92%
<b>Combined Programs</b> <i>12 States</i>	213,066	557,413	344,347	162%
Medicaid Expansion	105,317	171,597	66,280	63%
Separate Program	107,749	385,816	278,067	258%
<b>All Medicaid Expansions</b> <i>33 States and DC</i>	333,782	627,445	293,663	88%
<b>All Separate Programs</b> <i>26 States</i>	499,521	1,138,729	639,208	128%

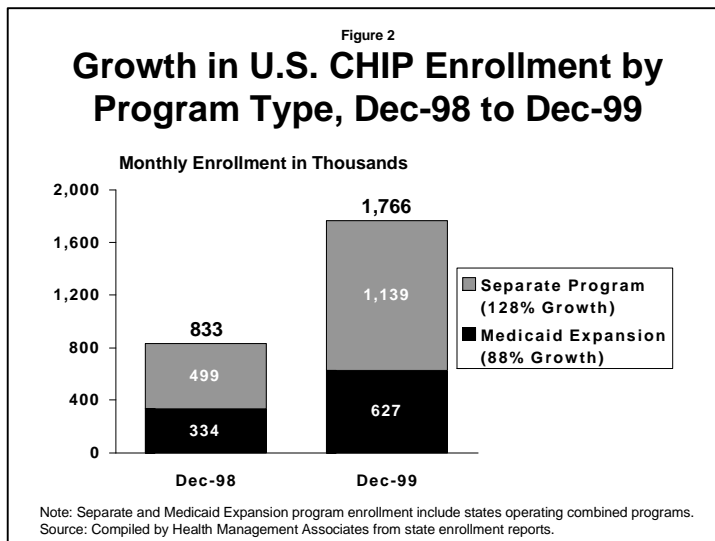
The increase in the number enrolled was roughly the same in the first six months of the year as in the last six months. As shown in Figure 1, in the first six months of 1999, the number enrolled increased by 465,239, from 833,303 to 1,298,542 (56%). In the last six months of 1999, the number enrolled increased by 467,632 to 1,766,174 (36%).



These aggregate increases mask considerable variation at the state level (see Appendix Table 1). While enrollment doubled in 20 states during the study period, growth began to moderate in several states, particularly in those that had implemented their programs relatively early on. However, one state (Texas) reported an 18% decrease over the study period.

## CHIP Enrollment by Program Type 1999

From December 1998 to December 1999, substantial rates of increase occurred across all program types as many states began to implement CHIP during this period. Enrollment increases in separate programs were greater than in Medicaid expansion programs, both in the number of children enrolled and in the percentage increase.



Total Medicaid expansion program enrollment increased by 88% while total separate program enrollment increased by 128% over the year ending December 1999 (Figure 2). Just over two-thirds of the growth in total CHIP enrollment was in separate programs over this period.

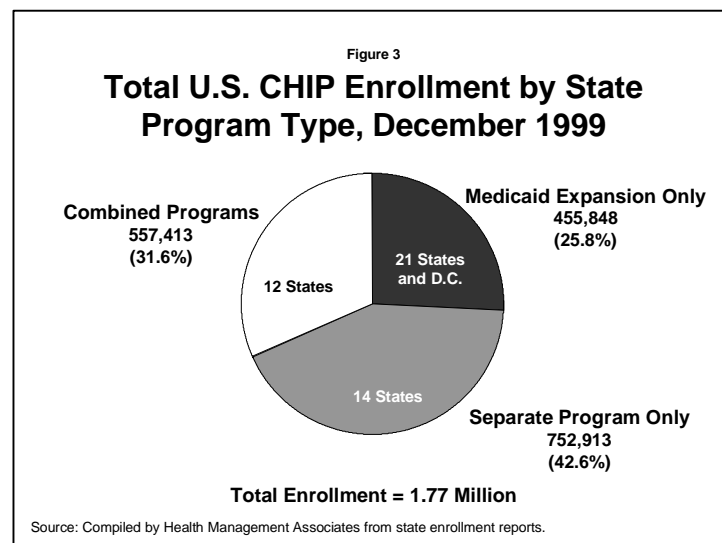
The greatest rates of growth occurred in the 12 states with both types of programs

operating at the same time. In these states, the overall CHIP enrollment increased by 162% over the study period, with separate program enrollment rising by 258% (Table 1).

Figure 3 displays total CHIP enrollment by state program type as of December 1999. The majority of children were enrolled in states with separate CHIP programs (42.6%), while 31.6% were enrolled in states operating combined programs, and the remaining 25.8% were in Medicaid expansion states.

## Conclusion

Significant rates of increase in enrollment in State Child Health Insurance Programs occurred in the year ending in December 1999. The pace of enrollment increase continued throughout the year and in almost every state. These increases reflect the priority that states continue to place on finding and enrolling eligible children.



## **Appendix Tables**

Table 1: Total CHIP Enrollment, December 1998 to December 1999

Table 2: CHIP Enrollment in Medicaid Expansion Only States, 12/98 to 12/99

Table 3: CHIP Enrollment in Separate Program Only States, 12/98 to 12/99

Table 4: CHIP Enrollment in Combined Program States, 12/98 to 12/99

Table 5: CHIP and Medicaid for Children Eligibility Levels, July 2000





**Table 1**

**Total CHIP Enrollment, December 1998 to December 1999**

	Program Type*	Enrollment			Percent Change		
		Dec-98	Jun-99	Dec-99	12/98-6/99	6/99-12/99	12/98-12/99
<b>United States</b>		<b>833,303</b>	<b>1,298,542</b>	<b>1,766,174</b>	<b>56%</b>	<b>36%</b>	<b>112%</b>
Alabama	C	22,102	31,258	33,337	41%	7%	51%
Alaska	M	0	3,093	7,346	NA	138%	NA
Arizona	S	3,710	14,985	27,765	304%	85%	648%
Arkansas	M	341	712	1,021	109%	43%	199%
California	C	55,189	133,991	202,514	143%	51%	267%
Colorado	S	11,704	17,783	23,375	52%	31%	100%
Connecticut	C	5,524	8,569	9,088	55%	6%	65%
Delaware	S	0	1,732	2,494	NA	44%	NA
District of Columbia	M	569	1,924	2,187	238%	14%	284%
Florida	C	56,265	101,080	124,763	80%	23%	122%
Georgia	S	0	31,085	56,116	NA	81%	NA
Hawaii	M	0	0	0	NA	NA	NA
Idaho	M	2,937	3,541	4,728	21%	34%	61%
Illinois	M	26,877	38,586	47,020	44%	22%	75%
Indiana	M	24,982	28,909	31,668	16%	10%	27%
Iowa	M	7,004	9,252	9,979	32%	8%	42%
Kansas	S	0	11,024	15,206	NA	38%	NA
Kentucky	C	1,145	8,179	31,783	614%	289%	2676%
Louisiana	M	3,741	17,628	26,581	371%	51%	611%
Maine	C	4,490	6,514	8,147	45%	25%	81%
Maryland	M	9,192	14,494	16,160	58%	11%	76%
Massachusetts	C	28,146	31,565	52,508	12%	66%	87%
Michigan	C	10,949	17,738	20,467	62%	15%	87%
Minnesota	M	8	8	4	0%	-50%	-50%
Mississippi	C	5,968	7,717	11,380	29%	47%	91%
Missouri	M	24,910	42,251	54,306	70%	29%	118%
Montana	S	0	943	2,458	NA	161%	NA
Nebraska	M	3,764	5,192	6,252	38%	20%	66%
Nevada	S	2,782	6,545	7,634	135%	17%	174%
New Hampshire	C	11	1,568	2,169	NA	38%	NA
New Jersey	C	22,926	35,574	52,322	55%	47%	128%
New Mexico	M	0	868	2,383	NA	175%	NA
New York	S	270,683	352,273	425,522	30%	21%	57%
North Carolina	S	17,887	43,774	55,723	145%	27%	212%
North Dakota	M	79	92	1,026	16%	1015%	1199%
Ohio	M	35,300	38,420	64,609	9%	68%	83%
Oklahoma	M	15,523	25,452	32,503	64%	28%	109%
Oregon	S	10,366	12,608	14,118	22%	12%	36%
Pennsylvania	S	68,376	78,998	87,592	16%	11%	28%
Rhode Island	M	2,981	4,666	6,978	57%	50%	134%
South Carolina	M	34,026	42,198	43,773	24%	4%	29%
South Dakota	M	1,405	2,038	2,789	45%	37%	99%
Tennessee	M	0	0	16,935	NA	NA	NA
Texas	M	34,826	34,527	28,490	-1%	-17%	-18%
Utah	S	4,438	9,937	13,709	124%	38%	209%
Vermont	S	406	1,095	1,632	170%	49%	302%
Virginia	S	1,420	12,138	19,569	755%	61%	1278%
Washington	S	0	0	0	NA	NA	NA
West Virginia	C	351	2,618	8,935	646%	241%	2446%
Wisconsin	M	0	3,400	49,110	NA	1344%	NA
Wyoming	S	0	0	0	NA	NA	NA

\* M = Medicaid Expansion (23) / S = Separate Program (16) / C = Combined Program (12)

Note: As of 12/31/99 CHIP was implemented in 47 States and the District of Columbia. CHIP was not implemented in Hawaii, Washington, and Wyoming. Increases above 10,000% reported as NA.

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**Table 2**

**CHIP Enrollment in Medicaid Expansion Only States, 12/98 to 12/99**

	Enrollment			Percent Change		
	Dec-98	Jun-99	Dec-99	12/98-6/99	6/99-12/99	12/98-12/99
<b>Total (22 States)</b>	<b>228,465</b>	<b>317,251</b>	<b>455,848</b>	<b>39%</b>	<b>44%</b>	<b>100%</b>
Alaska	0	3,093	7,346	NA	138%	NA
Arkansas	341	712	1,021	109%	43%	199%
District of Columbia	569	1,924	2,187	238%	14%	284%
Idaho	2,937	3,541	4,728	21%	34%	61%
Illinois	26,877	38,586	47,020	44%	22%	75%
Indiana	24,982	28,909	31,668	16%	10%	27%
Iowa	7,004	9,252	9,979	32%	8%	42%
Louisiana	3,741	17,628	26,581	371%	51%	611%
Maryland	9,192	14,494	16,160	58%	11%	76%
Minnesota	8	8	4	0%	-50%	-50%
Missouri	24,910	42,251	54,306	70%	29%	118%
Nebraska	3,764	5,192	6,252	38%	20%	66%
New Mexico	0	868	2,383	NA	175%	NA
North Dakota	79	92	1,026	16%	1015%	1199%
Ohio	35,300	38,420	64,609	9%	68%	83%
Oklahoma	15,523	25,452	32,503	64%	28%	109%
Rhode Island	2,981	4,666	6,978	57%	50%	134%
South Carolina	34,026	42,198	43,773	24%	4%	29%
South Dakota	1,405	2,038	2,789	45%	37%	99%
Tennessee	0	0	16,935	NA	NA	NA
Texas	34,826	34,527	28,490	-1%	-17%	-18%
Wisconsin	0	3,400	49,110	NA	1344%	NA

**Table 3**

**CHIP Enrollment in Separate Program Only States, 12/98 to 12/99**

	Enrollment			Percent Change		
	Dec-98	Jun-99	Dec-99	12/98-6/99	6/99-12/99	12/98-12/99
<b>Total (14 States)</b>	<b>391,772</b>	<b>594,920</b>	<b>752,913</b>	<b>52%</b>	<b>27%</b>	<b>92%</b>
Arizona	3,710	14,985	27,765	304%	85%	648%
Colorado	11,704	17,783	23,375	52%	31%	100%
Delaware	0	1,732	2,494	NA	44%	NA
Georgia	0	31,085	56,116	NA	81%	NA
Kansas	0	11,024	15,206	NA	38%	NA
Montana	0	943	2,458	NA	161%	NA
Nevada	2,782	6,545	7,634	135%	17%	174%
New York	270,683	352,273	425,522	30%	21%	57%
North Carolina	17,887	43,774	55,723	145%	27%	212%
Oregon	10,366	12,608	14,118	22%	12%	36%
Pennsylvania	68,376	78,998	87,592	16%	11%	28%
Utah	4,438	9,937	13,709	124%	38%	209%
Vermont	406	1,095	1,632	170%	49%	302%
Virginia	1,420	12,138	19,569	755%	61%	1278%

**Table 4**

**CHIP Enrollment in Combined Program States, 12/98 to 12/99**

	Enrollment			Percent Change		
	Dec-98	Jun-99	Dec-99	12/98-6/99	6/99-12/99	12/98-12/99
<b>Combined Total (12 States)</b>	<b>213,066</b>	<b>386,371</b>	<b>557,413</b>	<b>81%</b>	<b>44%</b>	<b>162%</b>
<b>Medicaid Expansion Total</b>	<b>105,317</b>	<b>148,790</b>	<b>171,597</b>	<b>41%</b>	<b>15%</b>	<b>63%</b>
Alabama	9,696	10,510	9,461	8%	-10%	-2%
California	11,563	16,815	20,548	45%	22%	78%
Connecticut	3,668	5,089	4,647	39%	-9%	27%
Florida	24,662	24,733	21,078	0%	-15%	-15%
Kentucky	1,145	8,179	28,474	614%	248%	2387%
Maine	3,198	4,707	5,442	47%	16%	70%
Massachusetts	17,186	27,326	36,460	59%	33%	112%
Michigan	4,943	7,059	8,218	43%	16%	66%
Mississippi	5,968	7,717	10,872	29%	41%	82%
New Hampshire	11	273	113	2382%	-59%	927%
New Jersey	22,926	35,574	25,198	55%	-29%	10%
West Virginia	351	808	1,086	130%	34%	209%
<b>Separate Program Total</b>	<b>107,749</b>	<b>237,581</b>	<b>385,816</b>	<b>120%</b>	<b>62%</b>	<b>258%</b>
Alabama	12,406	20,748	23,876	67%	15%	92%
California	43,626	117,176	181,966	169%	55%	317%
Connecticut	1,856	3,480	4,441	88%	28%	139%
Florida	31,603	76,347	103,685	142%	36%	228%
Kentucky	0	0	3,309	NA	NA	NA
Maine	1,292	1,807	2,705	40%	50%	109%
Massachusetts	10,960	4,239	16,048	-61%	279%	46%
Michigan	6,006	10,679	12,249	78%	15%	104%
Mississippi	0	0	508	NA	NA	NA
New Hampshire	0	1,295	2,056	NA	59%	NA
New Jersey	0	0	27,124	NA	NA	NA
West Virginia	0	1,810	7,849	NA	334%	NA

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**Table 5**  
**CHIP and Medicaid for Children Eligibility Levels, July 2000**

State	Medicaid Infants (0-1)	Medicaid Children (1-5)	Medicaid Children (6-16)	Medicaid Children (17-19)	Separate State Program	Date Implemented*
Alabama	133	133	100	100	200	Feb-98/Sep-98
Alaska	200	200	200	200	----	Mar-99
Arizona	140	133	100	29	200	Nov-98
Arkansas	200	200	200	200	----	Oct-98
California	200	133	100	100	250	Mar-98/Jul-98
Colorado	133	133	100	36	185	Apr-98
Connecticut	185	185	185	185	300	Jul-97/Jun-98
Delaware	185	133	100	100	200	Feb-99
D.C.	200	200	200	200	----	Oct-98
Florida	200	133	100	100	200	Apr-98/Apr-98
Georgia	185	133	100	100	235	Nov-98
Hawaii	200	200	200	200	----	Jan-00
Idaho	150	150	150	150	----	Oct-97
Illinois	200	133	133	133	185	Jan-98
Indiana	150	150	150	150	200	Oct-97 phase-in
Iowa	200	133	133	133	200	Jul-98
Kansas	150	133	100	100	200	Jan-99
Kentucky	185	150	150	150	200	Jul-98/Jul-99
Louisiana	150	150	150	150	----	Nov-98
Maine	200	150	150	150	200	Jul-98/Aug-98
Maryland	200	200	200	200	----	Jul-98
Massachusetts	200	150	150	150	400	Oct-97/Aug-98
Michigan	185	150	150	150	200	May-98/Sep-98
Minnesota	280	275	275	275	----	Oct-98
Mississippi	185	133	100	100	200	Jul-98/Jan-99
Missouri	300	300	300	300	----	Jul-98
Montana	133	133	100	40	150	Jan-99
Nebraska	185	185	185	185	----	May-98
Nevada	133	133	100	70	200	Oct-98
New Hampshire	300	185	185	185	300	May-98/Jan-99
New Jersey	185	133	133	133	350	Feb-98/Mar-98
New Mexico	235	235	235	235	----	Aug-98
New York	185	133	100	100	250	Apr-98
North Carolina	185	133	100	100	200	Oct-98
North Dakota	133	133	100	100	140	Oct-98
Ohio	200	200	200	200	----	Sep-98
Oklahoma	185	185	185	185	----	Dec-97 phase-in
Oregon	133	133	100	100	170	Jul-98
Pennsylvania	185	133	100	36	235	May-98
Rhode Island	250	250	250	250	----	May-98
South Carolina	185	150	150	150	----	Oct-97
South Dakota	140	140	140	140	----	Jul-98
Tennessee	400	400	400	400	----	Oct-97 phase-in
Texas	185	133	100	100	200	Jul-98
Utah	133	133	100	100	200	Aug-98
Vermont	300	300	300	300	----	Oct-98
Virginia	133	133	100	100	185	Oct-98
Washington	200	200	200	200	250	Jan-00
West Virginia	150	150	100	100	150	Jul-98/Mar-99
Wisconsin	185	185	185	185	----	Jul-98 phase-in
Wyoming	133	133	100	50	133	Nov-99

\* Combined programs are reported as Medicaid Expansion Date / Separate Program Date. Those programs where eligibility was expanded over time are reported as "phase-in."

Note: Refer to "Medicaid for Children and CHIP Income Eligibility and Enrollment Procedures: Findings from a 50-State Survey," April 2000, prepared by the Center on Budget and Policy Priorities for the Kaiser Commission on Medicaid and the Uninsured for more details on eligibility requirements.

Source: The Center on Budget and Policy Priorities (unpublished), July 2000 and National Governors' Association and National Conference of State Legislatures, State Children's Health Insurance Program: Annual Report, 1999.



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