

# Medicaid and CHIP Coverage Today and Looking to Tomorrow

January 11, 2011

Kaiser Commission on Medicaid and the Uninsured  
The Henry J. Kaiser Family Foundation  
Barbara Jordan Conference Center  
Washington, DC

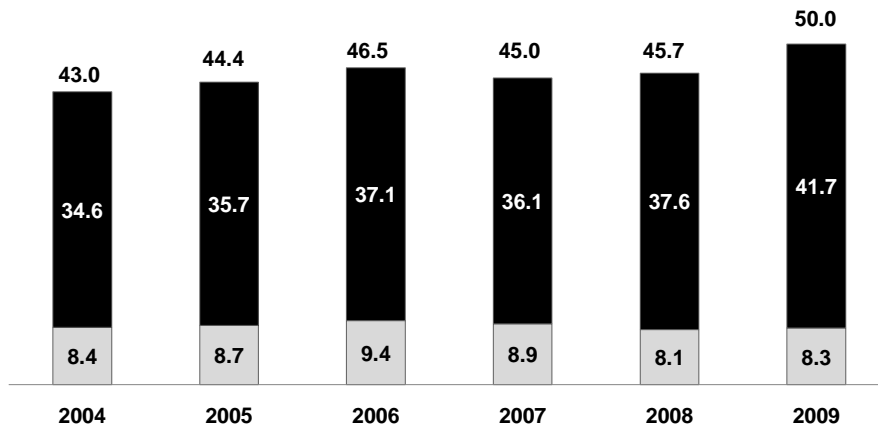
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Figure 1

## Number of Uninsured Children and Nonelderly Adults, 2004-2009

In Millions:

■ Adults <65    □ Children

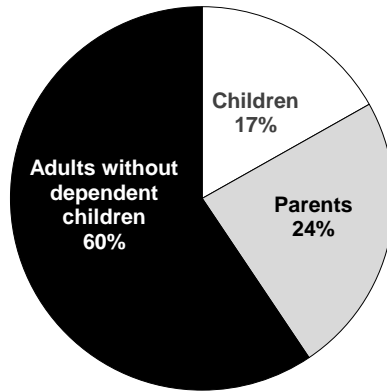


SOURCE: KCMU/Urban Institute analysis of ASEC Supplement to the CPS, 2005-2010.

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Figure 2

## The Nonelderly Uninsured by Age and Parent Status, 2009



50.0 M Uninsured

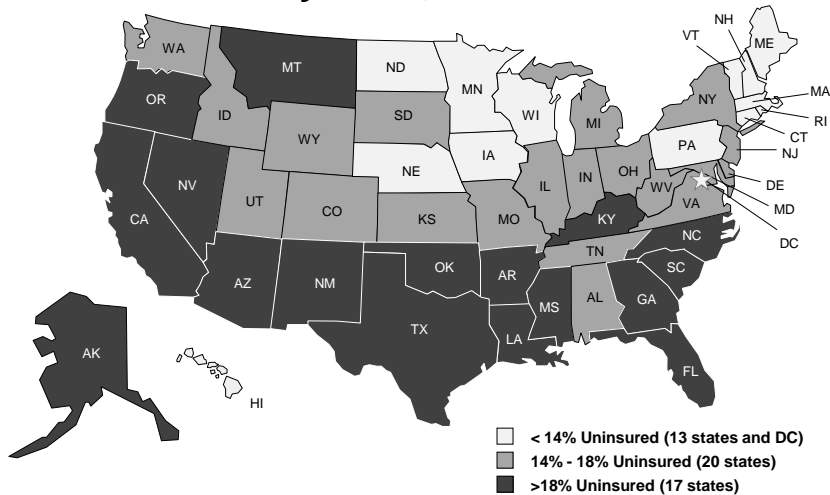
Children includes all individuals ages 0-18. Parents are defined as adults with dependent children ages 0-18 and adults without children do not have dependent children ages 0-18. Both parents and adults without children include adults ages 19-64. Data may not total 100% due to rounding.

SOURCE: KCMU/Urban Institute analysis of 2010 ASEC Supplement to the CPS.

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Figure 3

## Uninsured Rates Among Nonelderly by State, 2008-2009

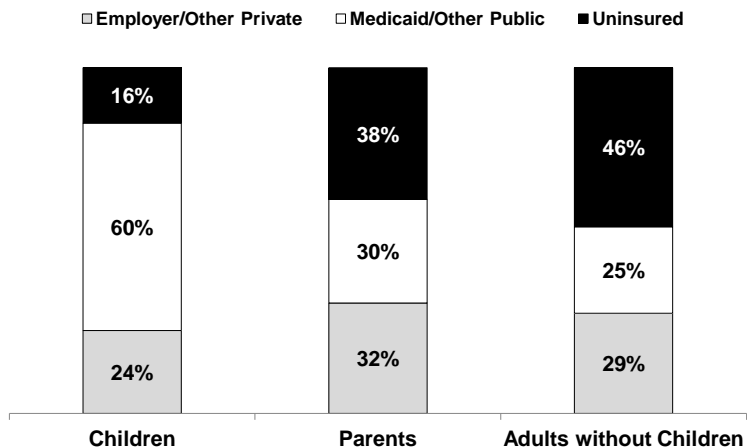


SOURCE: Kaiser Commission on Medicaid and the Uninsured/ Urban Institute analysis of 2009 and 2010 ASEC Supplements to the CPS, two-year pooled data.

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Figure 4

## Health Insurance Coverage of Low-Income Adults and Children, 2009



Data may not total 100% due to rounding. Low-income defined as below 200% of the federal poverty level.

SOURCE: KCMU/Urban Institute analysis of 2010 ASEC Supplement to the CPS.



## Holding Steady, Looking Ahead:

### Annual Findings of a 50-State Survey of Eligibility Rules, Enrollment and Renewal Procedures, and Cost-Sharing Practices in Medicaid and CHIP for Children, Parents and Adults 2010 - 2011

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Kaiser Commission on Medicaid and the Uninsured

Kaiser Family Foundation

January 11, 2011



Figure 6

## About the Survey

- 10<sup>th</sup> annual survey of 50 states and D.C.
- Covers eligibility rules, enrollment and renewal procedures, and cost-sharing practices in Medicaid and CHIP
  - Includes policies for children, pregnant women, and parents
  - Expanded this year to include other non-disabled adults
- Includes adoption of state options provided in Children’s Health Insurance Program Reauthorization Act (CHIPRA) and early steps related to health reform implementation
- Based on telephone interviews with Medicaid and CHIP program administrators
- Identifies changes during 2010 and policies in effect on January 1, 2011

Figure 7

## Key Factors Affecting State Policies in 2010

- Ongoing economic problems
  - Increased need for coverage among families facing unemployment
  - State budget challenges continued
- Continuation of short-term Medicaid fiscal relief and “maintenance-of-effort” requirement
- Early impact of Affordable Care Act on Medicaid and CHIP
  - New option to expand Medicaid to adults
  - “Maintenance-of-effort” extended and applied to CHIP
- CHIPRA options and incentives

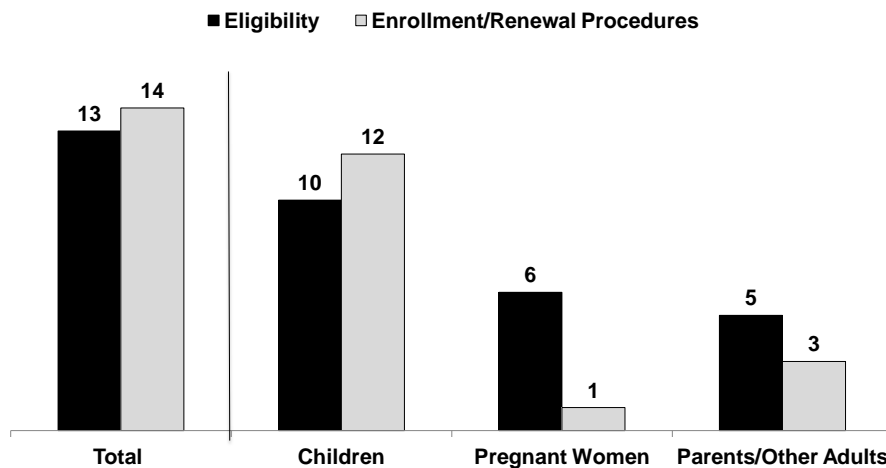
Figure 8

## Key Themes of Survey Findings

- Medicaid and CHIP eligibility and enrollment procedures strikingly stable in 2010, amidst ongoing economic problems
  - Helped fill increased need for coverage among low-income families
  - Prevented greater growth in the uninsured
- Beyond maintaining coverage, some states made targeted expansions and improvements
  - Most focused on children
  - Designed to increase coverage and achieve administrative efficiencies
- Coverage for low-income adults continues to lag far behind that of low-income children
- States continued to adopt technology to modernize their programs but still have a substantial amount of work ahead

Figure 9

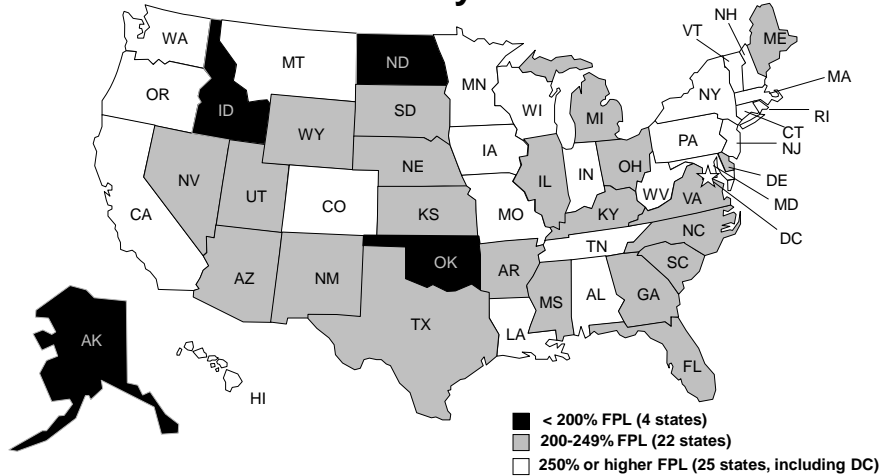
## Number of States Improving Access to Health Care Coverage, January 2010 – January 2011



SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2011.

Figure 10

## Children's Eligibility for Medicaid/CHIP by Income, January 2011



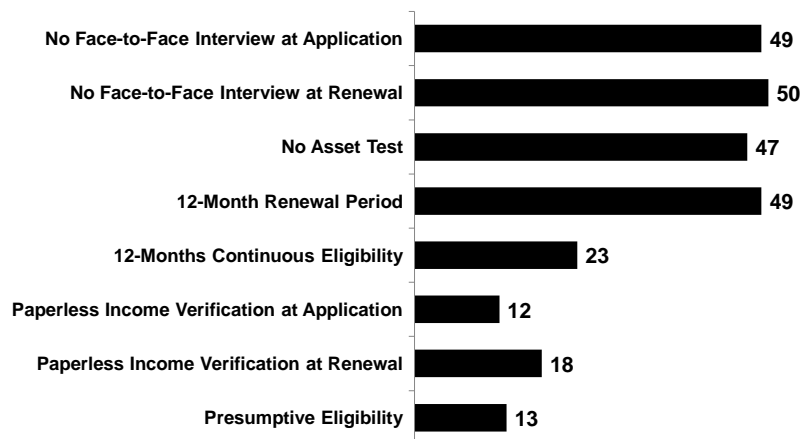
Notes: The federal poverty level (FPL) for a family of three in 2010 is \$18,310 per year. IL uses state funds to cover children up to 300% of the FPL; OK has a premium assistance program for select children up to 200% of the FPL. AZ's CHIP program is currently closed to new enrollment.

SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2011.

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Figure 11

## Simplified Enrollment and Renewal Procedures for Children in Medicaid and CHIP, January 2011



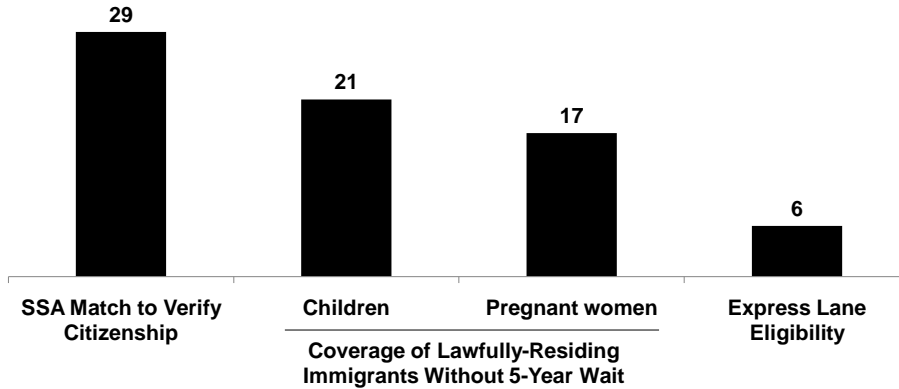
Notes: Totals reflect adoption in Medicaid and CHIP, if the state has a separate CHIP program. "Paperless income verification" means that a state does not request income documentation from families at application or renewal, and instead first seeks to verify the information through an electronic match with other data sources.

SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2011.

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Figure 12

## State Adoption of Selected CHIPRA Options, January 2011



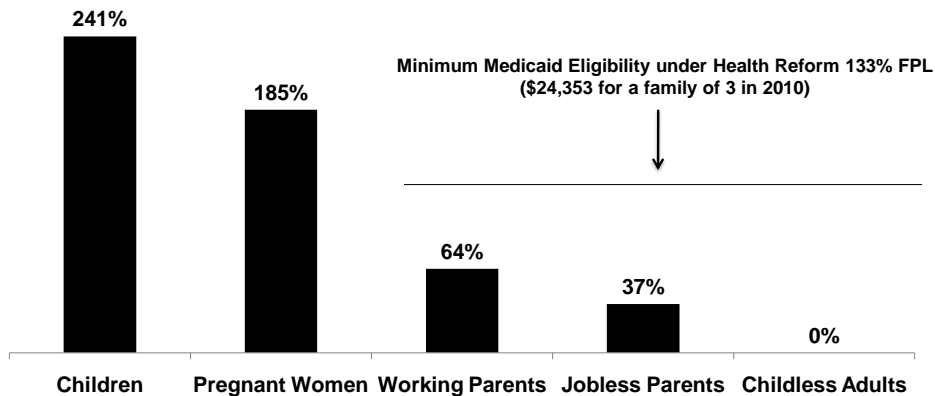
Notes: SSA match reflects adoption for children in Medicaid; 21 states have adopted the SSA match in CHIP and 27 have adopted it for parents in Medicaid.

SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2011.



Figure 13

## Median Medicaid/CHIP Eligibility Threshold for Children, Pregnant Women, Parents, and Non-Disabled Adults, January 2011

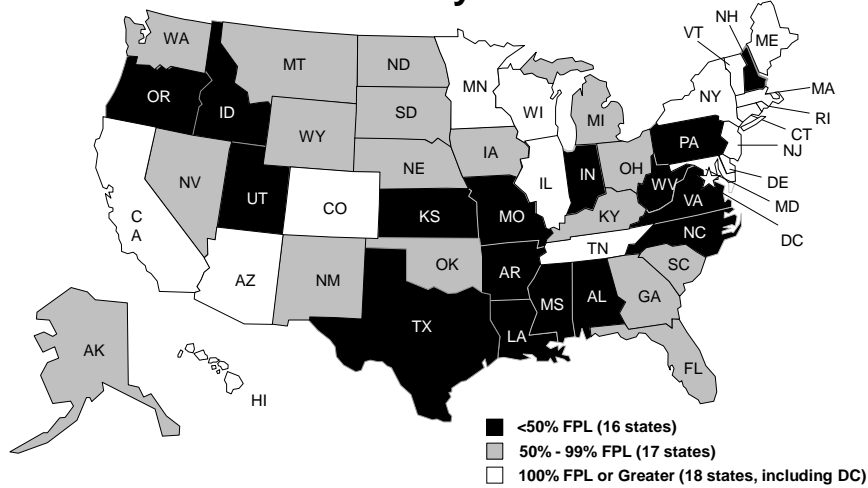


SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2011.



Figure 14

## Medicaid Eligibility for Working Parents by Income, January 2011



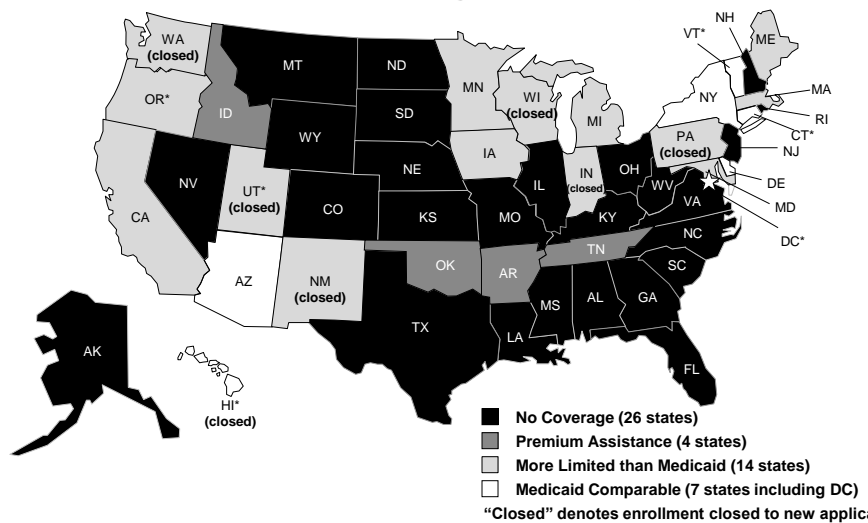
Notes: The federal poverty level (FPL) for a family of three in 2010 is \$18,310 per year. Several states also offer coverage with a benefit package that is more limited than Medicaid at higher income levels.

SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2011.

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Figure 15

## Coverage of Childless Adults by Scope of Coverage, January 2011



\* CT, DC, HI, & VT also offer coverage "more limited than Medicaid;" OR & UT also offer "premium assistance" with open enrollment.

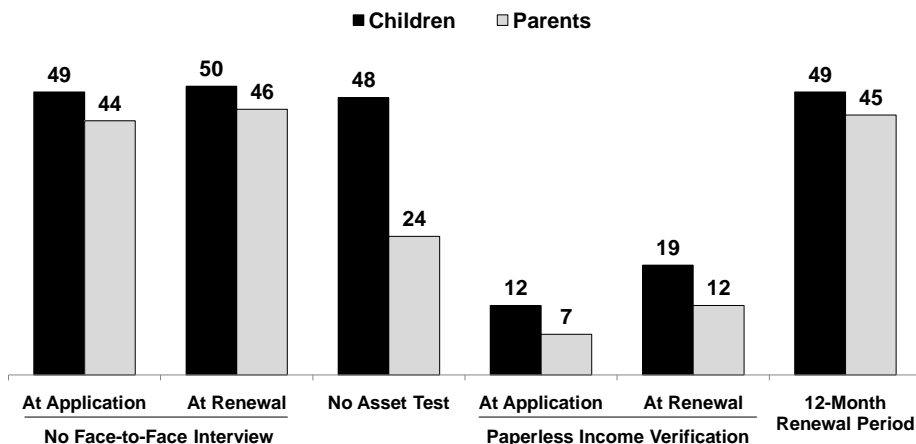
SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2011.

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Figure 16

## Coordination Between Child and Parent Simplification Measures in Medicaid, January 2011



Note: "Paperless income verification" means that a state does not request income documentation from families at application or renewal, and instead first seeks to verify the information through an electronic match with other data sources.


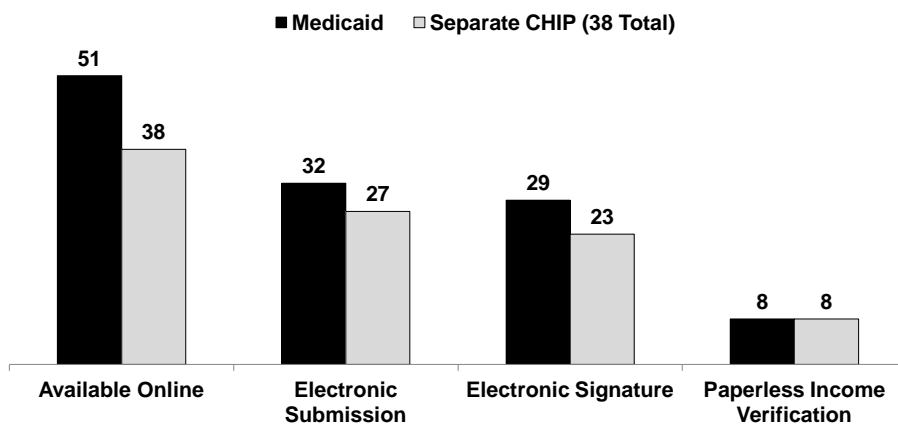
SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2011.  THE KAISER COMMISSION ON Medicaid and the Uninsured

Figure 17

## Status of Online Applications for State Medicaid and CHIP Programs, January 2011



Notes: In some states the online application is only available for children applying for coverage. "Paperless income verification" means that a state does not request income documentation from families at application or renewal, and instead first seeks to verify the information through an electronic match with other data sources.


SOURCE: Based on the results of a national survey conducted by the Kaiser Commission on Medicaid and the Uninsured and the Georgetown University Center for Children and Families, 2011.  THE KAISER COMMISSION ON Medicaid and the Uninsured

Figure 18

## Looking Ahead

- The stability of Medicaid and CHIP will continue to be important to low-income children and families facing unemployment and loss of coverage
- Until the Medicaid expansion takes effect in 2014, coverage of low-income adults will likely continue to lag behind children
- States face challenging budget situations in 2011
  - State revenues remain depressed
  - American Recovery and Reinvestment Act federal fiscal relief expires June 30, 2011
  - Continued enrollment pressures due to increased need for coverage
- Health reform presents opportunities and challenges
  - Increased focus on technology with federal financial and technical support
  - Potential to significantly reduce the number of uninsured with increased federal funds for Medicaid expansion
  - Administrative capacity to implement changes
  - Added importance of simplifying and streamlining enrollment procedures