

**Appendix B:  
Waivers for Childless Adults: Income Eligibility Limits as a Percent of the FPL, Waiver Timing and Medicaid Expansion Status**

State	Medicaid Benefits		More Limited Coverage		Explanation of Current Coverage	Waiver Initiated
	Jobless	Working	Jobless	Working		
<b>MOVING FORWARD WITH MEDICAID EXPANSION AT THIS TIME</b>						
Arizona	100% <i>(closed)</i>	100% <i>(closed)</i>			Arizona froze enrollment in its waiver coverage for childless adults on July 8, 2011.	Pre ACA
Arkansas*			200%		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.	Pre ACA
California			200%	210%	California extends coverage for 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. Fifty out of 58 counties are participating in MCE; 5 counties are participating in HCCI.	Post ACA
Colorado	10% <i>(closed)</i>	20% <i>(closed)</i>			Colorado extended Medicaid coverage to a limited number (10,000) of adults with income up to 10% FPL through a waiver as of May 2012.	Post ACA
Delaware	100%	110%			In Delaware, adults with incomes up to 100% FPL are eligible for Medicaid benefits through the Diamond State Health Plan.	Pre ACA
District of Columbia	200%	211%			The District of Columbia took up the new ACA early expansion option and obtained a waiver to cover adults up to 200% in 2010, transferring adults from a previously locally-funded program to Medicaid.	Post ACA
Hawaii	133%	133%			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. The state's QUEST-ACE waiver program provides Medicaid coverage to adults with incomes up to 133% FPL that are not eligible for QUEST. Further, adults previously enrolled in Medicaid with incomes up to 133% FPL can purchase QUEST-NET waiver coverage by paying a monthly premium.	Pre ACA
Iowa*			200%	250%	In Iowa, adults up to 200% FPL are eligible for more limited coverage under the IowaCare waiver program.	Pre ACA
Maryland			116%	128%	In Maryland, childless adults are eligible for primary care services under the Primary Adult Care waiver program.	Pre ACA
Massachusetts			300%	300%	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.	Pre ACA
Michigan*			35% <i>(closed)</i>	45% <i>(closed)</i>	In Michigan, childless adults are eligible for more limited coverage under the Adult Benefit Waiver program; enrollment is closed.	Pre ACA
Minnesota	75%	75%	200%	200%	Childless adults receive a more limited benefit package that has a \$10,000 annual limit on inpatient hospital care. Minnesota decreased eligibility for childless adults in its 1115 and state-funded coverage from 250% to 200% of the FPL in 2012.	Post ACA
New Jersey			23%	23%	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. For those who are unemployable, the limit is \$210 per individual; for those who are employable the limit is \$140 per individual.	Post ACA
New Mexico			200% <i>(closed)</i>	414% <i>(closed)</i>	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.	Pre ACA
New York	100%	100%			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.	Pre ACA
Oregon			100% <i>(closed)</i>	201% <i>(closed)</i>	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. Enrollment in FHIAP is open to children only.	Pre ACA
Vermont	150%	160%	300%	353%	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.	Pre ACA
Washington			133% <i>(closed)</i>	200% <i>(closed)</i>	In Washington, adults up to 133% FPL are eligible for more limited coverage under the state's Basic Health waiver. Enrollment is closed.	Post ACA

State	Medicaid Benefits		More Limited Coverage		Explanation of Current Coverage	Waiver Initiated
	Jobless	Working	Jobless	Working		
<b>NOT MOVING FORWARD WITH MEDICAID EXPANSION AT THIS TIME</b>						
Idaho			185%		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.	Pre ACA
Indiana			200% <i>(closed)</i>	210% <i>(closed)</i>	In Indiana, adults up to 200% FPL are eligible for limited coverage under the Healthy Indiana waiver program. Enrollment is closed for childless adults. A one-year waiver renewal was approved in September 2013 that would limit coverage to 100% FPL beginning January 2014.	Pre ACA
Maine			100% <i>(closed)</i>	100% <i>(closed)</i>	Childless adults up to 100% FPL are eligible for more limited coverage under the MaineCare waiver program; enrollment is closed.	Pre ACA
Oklahoma				200%	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. A one-year waiver renewal was approved in September 2013 that would limit coverage to 100% FPL beginning January 2014.	Pre ACA
Utah			150% <i>(closed)</i>	200%	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 under the Utah Premium Partnership (UPP) Health Insurance waiver program. Eligibility in UPP increased from 150% to 200% in October 2012.	Pre ACA
Wisconsin*			200% <i>(closed)</i>	200% <i>(closed)</i>	In Wisconsin, 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. In 2012, the state changed its crowd-out policy for parents and adults; if health insurance costs 9.5% or less of income, they are excluded from coverage.	Pre ACA

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, 2013, updated to reflect eligibility restrictions in Maine as of March 2013.

\*AR recieved CMS approval to implement the Medicaid expansion using premium assistance; IA submitted a waiver proposal to CMS that would make program changes related to cost-sharing and premiums and also use premium assistance for populations with incomes between 100-133% FPL; WI has a waiver proposal that would cover childless adults to 100% FPL with no cap (and would be eligible for the regular state FMAP because it is a partial expansion of coverage). MI passed legislation to implement the Medicaid expansion that would require a waiver to implement.