

**Table 13**  
**Premium, Enrollment Fee, and Cost-Sharing Requirements for Children<sup>1,2</sup>**  
**January 2015**

State	Premiums/Enrollment Fees			Cost-Sharing Requirements		
	Required in Medicaid	Required in CHIP	Income at Which Premiums Begin (% FPL) <sup>3</sup>	Required in Medicaid	Required in CHIP	Income at Which Cost-Sharing Begins (% FPL) <sup>3</sup>
<b>Total</b>	<b>3</b>	<b>27</b>		<b>4</b>	<b>24</b>	
Alabama		Y	>141%		Y	>141%
Alaska		N/A (M-CHIP)			N/A (M-CHIP)	
Arizona <sup>4</sup>		Y	>138%			
Arkansas		N/A (M-CHIP)		Y	N/A (M-CHIP)	>142%
California	Y	N/A (M-CHIP)	>160%		N/A (M-CHIP)	
Colorado		Y	>157%		Y	>142%
Connecticut		Y	>249%		Y	>201%
Delaware		Y	>138%		Y	>138%
District of Columbia		N/A (M-CHIP)			N/A (M-CHIP)	
Florida <sup>5</sup>		Y	>133%		Y	>133%
Georgia <sup>6</sup>		Y	>133%		Y	>133%
Hawaii		N/A (M-CHIP)			N/A (M-CHIP)	
Idaho		Y	>138%		Y	>138%
Illinois		Y	>157%		Y	>147%
Indiana		Y	>163%		Y	>163%
Iowa		Y	>182%		Y	>182%
Kansas <sup>7</sup>		Y	>166%			
Kentucky					Y	>159%
Louisiana		Y	>213%			
Maine		Y	>162%			
Maryland <sup>8</sup>	Y	N/A (M-CHIP)	>211%		N/A (M-CHIP)	
Massachusetts		Y	>155%			
Michigan		Y	>165%			
Minnesota		N/A (M-CHIP)			N/A (M-CHIP)	
Mississippi					Y	>151%
Missouri		Y	>150%			
Montana					Y	>148%
Nebraska		N/A (M-CHIP)			N/A (M-CHIP)	
Nevada		Y	>138%			
New Hampshire		N/A (M-CHIP)			N/A (M-CHIP)	
New Jersey		Y	>200%		Y	>150%
New Mexico		N/A (M-CHIP)		Y	N/A (M-CHIP)	>190%
New York		Y	>160%			
North Carolina		Y	>159%		Y	>138%
North Dakota					Y	>138%
Ohio		N/A (M-CHIP)			N/A (M-CHIP)	
Oklahoma		N/A (M-CHIP)			N/A (M-CHIP)	
Oregon						
Pennsylvania		Y	>208%		Y	>208%
Rhode Island		N/A (M-CHIP)			N/A (M-CHIP)	
South Carolina		N/A (M-CHIP)			N/A (M-CHIP)	
South Dakota						
Tennessee <sup>9</sup>				Y	Y	>100%
Texas		Y	>151%		Y	>133%
Utah		Y	>133%		Y	>133%
Vermont	Y	N/A (M-CHIP)	>195%		N/A (M-CHIP)	
Virginia					Y	>143%
Washington		Y	>201%			
West Virginia		Y	>211%		Y	>133%
Wisconsin <sup>10</sup>		Y	>200%	Y	Y	>138%
Wyoming					Y	>138%

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, 2015.

Table presents rules in effect as of January 1, 2015.

## TABLE 13 NOTES

1. Eligibility levels are based on 2014 federal poverty levels (FPLs). The FPL for a family of three in 2014 was \$19,790.
2. States have flexibility to impose premiums and cost-sharing in Medicaid, with the maximum allowable amounts varying by income and group. Medicaid enrollees, including children, pregnant women, parents and the adult expansion group, with incomes below 150% of the federal poverty level (FPL) may not be charged premiums without a waiver. Cost-sharing generally is not allowed for children with incomes below 133% FPL. Medicaid enrollees with incomes above 150% FPL can be charged premiums and relatively higher cost-sharing compared to those at lower incomes. Cost-sharing cannot be charged for preventive services for children or emergency, family planning, and pregnancy-related services in Medicaid. Overall premium and cost-sharing amounts for all family members enrolled in Medicaid may not exceed 5% of household income. States have somewhat greater flexibility to charge premiums and cost-sharing for children covered by CHIP, although there remain federal limits on the amounts that can be charged, including the overall 5% of household income cap.
3. Income eligibility limits at which premiums and cost-sharing begin include the five percentage point of FPL disregard only for states where the lowest level for premiums and/or cost-sharing coincides with the upper income limit for Medicaid and lower threshold for CHIP eligibility.
4. In Arizona, the income at which premiums begin varies by the child's age: 138% FPL for children ages 6-18, 146% FPL for children ages 1-5, and 152% FPL for children under age one.
5. Florida does not charge copayments to children age four and under.
6. In Georgia, premiums are not charged to children under age six.
7. In Kansas, there are three premium levels: \$20 for children with family incomes up to 191% FPL; \$30 for children with family incomes up to 218% FPL; and \$50 for children with family incomes up to 242% FPL.
8. In Maryland, most children are enrolled in MCOs and only have copayments for mental health and HIV/AIDS drugs.
9. Tennessee does not charge copays for children under age 6.
10. Wisconsin does not charge premiums for newborns.