

Table 14
Premiums and Enrollment Fees for Children at Selected Income Levels^{1,2}
January 2015

State	Premiums/Enrollment Fees at:				
	151% FPL	201% FPL	251% FPL	301% FPL	351% FPL
MONTHLY PAYMENTS					
Arizona ^{4,5}	\$40 \$60	\$50 \$70	N/A	N/A	N/A
California ⁶	\$0	\$13 \$26 \$39	\$13 \$26 \$39	N/A	N/A
Connecticut ⁴	\$0	\$0	\$30 \$50	\$30 \$50	N/A
Delaware ^{7,8}	\$15	\$25	N/A	N/A	N/A
Florida	\$20	\$20	N/A	N/A	N/A
Georgia	\$20	\$29	N/A	N/A	N/A
Idaho	\$15	N/A	N/A	N/A	N/A
Illinois	\$15	\$15	N/A	N/A	N/A
Indiana ⁴	\$22 \$33	\$33 \$50	\$53 \$70	N/A	N/A
Iowa ⁴	\$0	\$10 \$20	\$20 \$40	\$20 \$40	N/A
Kansas	\$0	\$30	N/A	N/A	N/A
Louisiana ⁷	\$0	\$0	\$50	N/A	N/A
Maine	\$0	\$32	N/A	N/A	N/A
Maryland ⁷	\$0	\$0	\$50	\$63	N/A
Massachusetts	\$12	\$20	\$28	\$28	N/A
Michigan ⁷	\$0	\$10	N/A	N/A	N/A
Missouri	\$28	\$76	\$186	N/A	N/A
New Jersey ⁷	\$0	\$43	\$86	\$144.50	\$144.50
New York	\$0	\$9	\$30	\$45	\$60
Pennsylvania ⁹	\$0	\$51	\$71	N/A	N/A
Vermont ^{7,10}	\$0	\$15	\$20 \$60	\$20 \$60	N/A
Washington	\$0	\$20	\$30	\$30	N/A
West Virginia	\$0	\$35	\$35	N/A	N/A
Wisconsin	\$0	\$10	\$34	\$97	N/A
QUARTERLY PAYMENTS					
Nevada ⁷	\$50	\$80	N/A	N/A	N/A
Utah ⁷	\$75	\$75	N/A	N/A	N/A
ANNUAL PAYMENTS					
Alabama ³	\$104	\$104	\$104	\$104	N/A
Colorado ⁴	\$0	\$25 \$35	\$75 \$105	N/A	N/A
North Carolina ⁴	\$0	\$50 \$100	N/A	N/A	N/A
Texas	\$35	\$50	N/A	N/A	N/A
NO PREMIUMS OR ENROLLMENT FEES					
Alaska	--	--	--	--	--
Arkansas	--	--	--	--	--
District of Columbia	--	--	--	--	--
Hawaii	--	--	--	--	--
Kentucky	--	--	--	--	--
Minnesota	--	--	--	--	--
Mississippi	--	--	--	--	--
Montana	--	--	--	--	--
Nebraska	--	--	--	--	--
New Hampshire	--	--	--	--	--
New Mexico	--	--	--	--	--
North Dakota	--	--	--	--	--
Ohio	--	--	--	--	--
Oklahoma	--	--	--	--	--
Oregon	--	--	--	--	--
Rhode Island	--	--	--	--	--
South Carolina	--	--	--	--	--
South Dakota	--	--	--	--	--
Tennessee	--	--	--	--	--
Virginia	--	--	--	--	--
Wyoming	--	--	--	--	--

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 14 NOTES

1. 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. Medicaid enrollees with incomes above 150% FPL can be charged premiums and relatively higher cost-sharing compared to those at lower incomes. 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. N/A indicates that coverage is not available at the specified income level. If a state does not charge premiums at all, it is noted as "- -".
2. Enrollment fees are charged annually and families are typically not allowed to enroll in coverage without paying the fee.
3. Alabama's premium is an annual fee and is not required before a child enrolls in coverage.
4. In Arizona, Connecticut, Indiana, Iowa, Colorado, and North Carolina, the values before the vertical line represent premiums or enrollment fees for one child. Those after the line represent premiums for two or more children.
5. In Arizona, amounts shown at 201% FPL reflect premiums at 200% FPL (the upper income eligibility level in the state).
6. California premium amounts are shown for one child | two children | three or more children. Premium discounts are provided to families who pay in advance, set up automatic payments, or pay by electronic funds transfer.
7. In Delaware, Louisiana, Maryland, Michigan, New Jersey, Vermont, Nevada, and Utah, premiums are family-based and not based on costs per child.
8. Delaware has an incentive system for premiums where families can pay three months and get one premium-free month, pay six months and get two premium-free months, and pay nine months and get three premium-free months.
9. In Pennsylvania, premiums vary by contractor. The average amount is shown.
10. In Vermont, for those above 242% FPL, the monthly charge is \$20 if the family has other health insurance and \$60 if there is no other health insurance.