

**Table 15**  
**Disenrollment Policies for Non-Payment of Premiums in Children's Coverage**  
**January 2015**

State	Grace Period for Non-Payment of Premiums <sup>1</sup>	After Disenrollment for Failure to Pay Premiums:		
		Lock-Out Period in Separate CHIP Program <sup>2</sup>	Families Must Reapply for Coverage to Reenroll	Retroactive Reinstatement of Coverage if Family Pays Outstanding Premiums
<b>Total</b>		<b>13</b>	<b>16</b>	<b>8</b>
<b>MONTHLY PAYMENTS</b>				
Arizona	60 days	Enrollment Closed	Enrollment Closed	Enrollment Closed
California	60 days	N/A (M-CHIP)	Y	
Connecticut	30 days	None		Y
Delaware	2 months	None		Y
Florida	30 days	1 month		
Georgia	60 days	1 month		
Idaho	60 days	None	Y	
Illinois	60 days	None		Y
Indiana	60 days	90 days		
Iowa	44 days	None	Y	
Kansas	60 days	90 days	Y	
Louisiana <sup>3</sup>	60 days	90 days	Y	
Maine <sup>4</sup>	12 months	up to 90 days	Y	
Maryland	45 days	N/A (M-CHIP)	Y	
Massachusetts <sup>5</sup>	60 days	90 days		
Michigan <sup>6</sup>	30 days	None	Y	
Missouri <sup>7</sup>	30 days	90 days	Y	
New Jersey	60 days	None		
New York <sup>8</sup>	30 days	None	Y	
Pennsylvania <sup>9</sup>	90 days	90 days	Y	Y
Vermont <sup>10</sup>	30 days	N/A (M-CHIP)	Y	Y
Washington <sup>11</sup>	90 days	90 days	Y	Y
West Virginia <sup>12</sup>	120 days	None		
Wisconsin <sup>13</sup>	60 days	90 days	Y	Y
<b>QUARTERLY PAYMENTS</b>				
Nevada	60 days	90 days	Y	
Utah <sup>14</sup>	30 days	90 days	Y	Y
<b>ANNUAL PAYMENTS</b>				
Alabama <sup>15</sup>	--	--	--	--
Colorado	--	--	--	--
North Carolina	--	--	--	--
Texas	--	--	--	--
<b>NO PREMIUMS OR ENROLLMENT FEES</b>				
Alaska	--	--	--	--
Arkansas	--	--	--	--
District of Columbia	--	--	--	--
Hawaii	--	--	--	--
Kentucky	--	--	--	--
Minnesota <sup>11</sup>	--	--	--	--
Mississippi	--	--	--	--
Montana	--	--	--	--
Nebraska	--	--	--	--
New Hampshire	--	--	--	--
New Mexico	--	--	--	--
North Dakota	--	--	--	--
Ohio	--	--	--	--
Oklahoma	--	--	--	--
Oregon	--	--	--	--
Rhode Island <sup>15</sup>	--	--	--	--
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 15 NOTES

1. This column indicates the grace period for payment of Medicaid or CHIP premiums before a child is disenrolled from coverage. If premiums are charged in Medicaid, a state must provide a 60-day grace period. CHIPRA required states to provide a minimum 30-day premium payment grace period under CHIP before cancelling a child's coverage.
2. A lock-out period is a period of time during which the disenrolled person is prohibited from returning to the CHIP program. Lock-outs are not permitted in Medicaid and the ACA limited such lock-out periods in CHIP to no more than 90 days.
3. In Louisiana, children in the 12-month continuous eligibility period do not need to reapply for coverage.
4. In Maine, for each month there is an unpaid premium, there is a month of ineligibility up to a maximum of 3 months. The penalty period begins in the first month following the enrollment period in which the premium was overdue.
5. In Massachusetts, families must reapply for coverage if their application is more than 12 months old. Premiums that are more than 24 months overdue are waived. In Massachusetts, after the 90 day lock-out period children may re-enroll for prospective coverage without paying the past due premiums. Children may re-enroll for prospective coverage during the 90 day lock-out period if the past due premiums are paid, if a payment plan is set up, or if the family is determined eligible for a premium waiver.
6. In Michigan, families do not have to pay past due premiums over 6 months old.
7. In Missouri, only children in families with incomes above 225% FPL are subject to the lock-out period and required to pay past due premiums.
8. In New York, if the family pays the premium within 30 days of cancellation they do not need to reapply for coverage.
9. In Pennsylvania, if the family pays past due premiums prior to the end of the renewal period, they do not have to re-apply for coverage.
10. In Vermont, there is a 90 day lock-out period for uninsured children enrolled in the CHIP-funded Medicaid expansion under Section 1115 waiver authority.
11. In Washington, the family must reapply only if they do not pay the delinquent premium. If they pay the delinquent premium then coverage is automatically reinstated back to the month coverage ended for non-payment of premiums.
12. In West Virginia, children are not dis-enrolled for non-payment of premiums, but past due amounts are subject to third-party collections after 120 days.
13. In Wisconsin, only families that reapply within 3 months after losing coverage are required to repay past due premiums.
14. In Utah, families don't have to pay past due premiums that are over 3 months old.
15. Alabama charges an annual enrollment fee in its CHIP program. If the fee is not paid, the child is not able to renew coverage.