

Table 3
Waiting Period for CHIP Enrollment
January 2015

State	Waiting Period ¹	Income-Related Groups Exempt from Waiting Period (Percent of the FPL)
Total No Waiting Period	33	
Alabama	None	
Alaska	None	
Arizona	None	
Arkansas ²	90 days	
California	None	
Colorado	None	
Connecticut	None	
Delaware	None	
District of Columbia	None	
Florida	2 months	
Georgia	2 months	
Hawaii	None	
Idaho	None	
Illinois	90 days	Below 209%
Indiana	90 days	
Iowa	1 month	Below 200%
Kansas	90 days	Below 200%
Kentucky	None	
Louisiana	90 days	
Maine	90 days	
Maryland	None	
Massachusetts	None	
Michigan ³	90 days	
Minnesota	None	
Mississippi	None	
Missouri	None	
Montana	None	
Nebraska	None	
Nevada	None	
New Hampshire	None	
New Jersey	90 days	Below 200%
New Mexico	None	
New York	90 days	Below 250%
North Carolina	None	
North Dakota	90 days	
Ohio	None	
Oklahoma	None	
Oregon	None	
Pennsylvania	None	
Rhode Island	None	
South Carolina	None	
South Dakota	90 days	
Tennessee	None	
Texas	90 days	
Utah	90 days	
Vermont	None	
Virginia	None	
Washington	None	
West Virginia	None	
Wisconsin ⁴	90 days	Below 151%
Wyoming	1 month	

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 3 NOTES

1. "Waiting period" refers to the length of time a child is required to be without group coverage prior to enrolling in CHIP coverage. Waiting periods generally apply to separate CHIP programs only, as they are not permitted in Medicaid without a waiver. The ACA limits waiting periods to no more than 90 days, and states must waive the waiting period for specific good cause waivers established in federal regulations. States may adopt additional exceptions to the waiting period, which vary by state. In addition to the income exemptions shown, specific categories of children such as newborns may be exempt from the waiting periods.
2. In Arkansas, the waiting period only applies to those children covered under its Section 1115 waiver.
3. In Michigan, exceptions to the waiting period are provided on a case-by-case basis.
4. In Wisconsin, children are exempt from the waiting period at ages 6-18 under 151% FPL and at ages 1-5 under 186% FPL. All eligible infants are exempt. In Wisconsin, a child is not eligible for CHIP if they have access to health insurance coverage through a job where the employer covers at least 80% of the cost.