

Table 2
Income Eligibility Limits for Children's Health Coverage as a Percent of the Federal Poverty Level (FPL)¹
January 2015

State	Upper Income Limit	Medicaid Coverage ²						Separate CHIP Coverage Ages 0-18 ³
		Ages 0-1		Ages 1-5		Ages 6-18		
		Title XIX Medicaid Funding	Title XXI CHIP Funding	Title XIX Medicaid Funding	Title XXI CHIP Funding	Title XIX Medicaid Funding	Title XXI CHIP Funding	
Total								36
Alabama	317%	146%		146%		107%	146%	317%
Alaska ⁵	208%	177%	208%	177%	208%	177%	208%	
Arizona ⁴	200% (closed)	152%		146%		104%	138%	200% (closed)
Arkansas ⁵	216%	142%	216%	142%	216%	107%	216%	
California ^{5,6}	266%	208%	266%	142%	266%	133%	266%	
Colorado	265%	147%		147%		108%	147%	265%
Connecticut ⁷	323%	201%		201%		201%		323%
Delaware ⁵	217%	194%	217%	147%		100%	138%	217%
District of Columbia ^{5,8}	324%	206%	324%	146%	324%	112%	324%	
Florida ^{5, 7, 9, 10}	215%	192%	211%	145%		112%	138%	215%
Georgia ¹¹	252%	210%		154%		113%	138%	252%
Hawaii ⁵	313%	191%	313%	139%	313%	133%	313%	
Idaho ⁵	190%	147%		147%		133%	155%	190%
Illinois ^{5, 12}	318%	147%		147%		108%	147%	318%
Indiana ⁵	255%	213%		141%	163%	106%	163%	255%
Iowa ^{5, 9}	380%	240%	380%	172%		122%	172%	307%
Kansas ¹³	247%	171%		154%		113%	138%	247%
Kentucky ⁵	218%	200%		142%	164%	142%	164%	218%
Louisiana ^{5, 14}	255%	142%	217%	142%	217%	142%	217%	255%
Maine ^{5, 7, 15}	213%	196%		162%		162%		213%
Maryland ⁵	322%	194%	322%	133%	322%	133%	322%	
Massachusetts ⁵	305%	185%	205%	133%	155%	114%	155%	305%
Michigan	217%	200%		143%	165%	110%	165%	217%
Minnesota ^{5, 16}	288%	275%	288%	280%		280%		
Mississippi	214%	199%		148%		107%	138%	214%
Missouri ⁵	305%	201%		153%		148%	155%	305%
Montana ⁵	266%	148%		148%		148%		266%
Nebraska ⁵	218%	162%	218%	145%	218%	133%	218%	
Nevada	205%	165%		165%		122%	138%	205%
New Hampshire ⁵	323%	196%	323%	196%	323%	196%	323%	
New Jersey ⁵	355%	199%		147%		107%	147%	355%
New Mexico ⁵	305%	240%	305%	240%	305%	190%	245%	
New York ^{5, 7}	405%	223%		154%		110%	154%	405%
North Carolina ^{5, 7}	216%	194%	215%	141%	215%	107%	138%	216%
North Dakota	175%	152%		152%		111%	138%	175%
Ohio ⁵	211%	156%	211%	156%	211%	156%	211%	
Oklahoma ⁵	210%	169%	210%	151%	210%	115%	210%	
Oregon ¹⁷	305%	190%		138%		100%	138%	305%
Pennsylvania ⁷	319%	220%		162%		119%	138%	319%
Rhode Island ⁵	266%	190%	266%	142%	266%	109%	266%	
South Carolina ⁵	213%	194%	213%	143%	213%	133%	213%	
South Dakota ⁵	209%	147%	187%	140%	187%	111%	187%	209%
Tennessee ¹⁸	255%	200%		147%		138%		255%
Texas	206%	203%		149%		109%	138%	206%
Utah	205%	144%		144%		105%	138%	205%
Vermont ⁵	317%	237%	317%	237%	317%	237%	317%	
Virginia ⁵	205%	148%		148%		109%	148%	205%
Washington	317%	215%		215%		215%		317%
West Virginia	305%	163%		146%		108%	138%	305%
Wisconsin ^{5, 9}	306%	306%		191%		133%	156%	306%
Wyoming	205%	159%		159%		119%	138%	205%

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 2 NOTES

1. Eligibility levels are based on 2014 federal poverty levels (FPLs). The FPL for a family of three in 2014 was \$19,790. January 2015 income limits reflect MAGI-converted income standards. The levels include a disregard equal to five percentage points of the FPL that is applied to the upper limit for Medicaid coverage for each age group and the upper limit for separate CHIP coverage.
2. Medicaid coverage eligibility levels show eligibility thresholds for children covered under Medicaid for whom the state receives regular Title XIX Medicaid match funds and for whom the state can receive enhanced Title XXI CHIP matching payments. Those children for whom the state can receive Title XXI CHIP funds include children covered under a CHIP-funded Medicaid expansion program and older children and teens with family incomes above 100% FPL who were moved from separate CHIP programs into Medicaid as a result of the new minimum Medicaid threshold for children of 138% FPL established by the ACA (sometimes referred to as stairstep children). Title XXI CHIP funds are limited to coverage for uninsured children. For the older children moved from separate CHIP programs to Medicaid as a result of the new ACA minimum (i.e., stairstep children), states must use Title XIX Medicaid funds to cover children who have insurance. States may choose to use Title XIX funds to cover children who have insurance up to higher incomes who are in the CHIP-funded Medicaid expansion income range (see Table Note 5). To be eligible in the infant category, a child has not yet reached his or her first birthday; to be eligible in the 1-5 category, the child is age one or older, but has not yet reached his or her sixth birthday; and to be eligible in the 6-18 category, the child is age six or older, but has not yet reached his or her 19th birthday.
3. The states noted use federal CHIP funds to operate separate child health insurance programs for children not eligible for Medicaid. Such programs may provide benefits similar to Medicaid or they may provide a somewhat more limited benefit package. They also may impose premiums or other cost-sharing obligations on some or all families with eligible children. These programs typically provide coverage until the child's 19th birthday.
4. Arizona instituted an enrollment freeze in its CHIP program, KidsCare, on December 21, 2009, prior to the ACA's maintenance of effort requirement. A temporary successor program, KidsCare II, was eliminated on January 31, 2014. Only a few thousand children remain enrolled in the original KidsCare program.
5. The states noted operate a CHIP-funded Medicaid expansion program (Title XXI). In AR, CA DE, FL, HI, KY, MD, NE, NH, NJ, NM, OH, OK, SD, and VT, coverage under the Medicaid expansion program is limited to uninsured children. In Massachusetts, the CHIP-funded Medicaid expansion is limited to children who are uninsured at the time of application.
6. In California, children with higher income may be eligible for CHIP coverage in certain counties. Infants born to mothers in California's Medi-Cal Access Program for Infants and Pregnant Women (formerly called AIM) program are eligible for CHIP unless they are enrolled in Employer-Sponsored Insurance (ESI) or no-cost Medi-Cal. The income guideline for these infants, through their second birthday, is 322% FPL.
7. Connecticut, Florida, Maine, New York, North Carolina, and Pennsylvania allow families with incomes above the levels shown to buy into Medicaid/CHIP. For details, see Table 3.
8. In the District of Columbia, children between ages 15-18 with incomes up to 63% FPL are covered with Title XIX Medicaid funds; other eligible children in this age group are covered with Title XXI CHIP funds.
9. In Florida, Iowa, and Wisconsin, there is no separate CHIP coverage for children younger than age one.
10. Florida operates three CHIP-funded separate programs. Healthy Kids covers children ages 5 through 19, as well as younger siblings in some locations; MediKids covers children ages 1 through 4; and the Children's Medical Service Network serves children with special health care needs from birth through age 18.
11. In Georgia, infants born to mothers on Medicaid are covered up to 225% FPL; whereas infants born to non-Medicaid mothers are covered up to 210% FPL.

12. In Illinois, infants born to non-Medicaid covered mothers are covered up to 147% FPL in Medicaid, and up to 318% FPL under CHIP. Infants born to mothers enrolled in Medicaid coverage are deemed eligible for Medicaid until age 1.
13. Kansas covers children in a separate CHIP program up to 250% of the 2008 FPL or approximately 247% of the 2014 FPL.
14. In Louisiana, uninsured children ages 6-18 with incomes between 108% and 142% FPL who are covered by Medicaid receive Title XXI CHIP funding. All other children with incomes under 142% FPL are covered with Title XIX Medicaid funds.
15. In Maine, children ages 0-1 not born to mothers covered under Medicaid are eligible up to 196% FPL.
16. In Minnesota, the infant category under Title XIX-funded Medicaid includes children up to age two with incomes up to 275% FPL. Under CHIP, eligibility for infants is up to 283% FPL.
17. Oregon covers children through 305% FPL.
18. In Tennessee, Title XXI funds are used for two programs, TennCare Standard and CoverKids (a separate CHIP program). TennCare Standard provides Medicaid coverage to uninsured children who lose eligibility under TennCare (Medicaid), have no access to insurance, and have family income below 200% FPL or are medically eligible.