Table 1
Upper Income Eligibility Limits for Children's Health Coverage as a Percent of the Federal Poverty Level (FPL)¹
January 2016

State	Upper Income	Medicaid for Infants		Medicaid for Children		Medicaid for Children		Separate CHIP for Uninsured Children
		Ages 0-1 ²		Ages 1-5 ²		Ages 6-18 ²		
State	Limit	Medicaid	CHIP-	Medicaid	CHIP-	Medicaid	CHIP-	Ages 0-18 ³
	Lilling	Funded	Funded	Funded	Funded	Funded	Funded	Ages 0-18
Alabama	317%	146%		146%		146%	146%	317%
Alaska	208%	177%	208%	177%	208%	177%	208%	
Arizona ⁴	152%	152%		146%		138%	138%	200% (closed)
Arkansas ⁵	216%	147%		147%		147%	147%	216%
California ⁶	266%	208%	266%	142%	266%	133%	266%	
Colorado	265%	147%		147%		147%	147%	265%
Connecticut	323%	201%		201%		201%		323%
Delaware	217%	194%	217%	147%		138%	138%	217%
District of Columbia	324%	324%	324%	324%	324%	324%	324%	
Florida ^{7,8}	215%	211%	211%	145%		138%	138%	215%
Georgia	252%	210%		154%		138%	138%	252%
Hawaii	313%	191%	313%	139%	313%	133%	313%	1001
Idaho	190%	147%		147%		138%	138%	190%
Illinois ⁹	318%	147%		147%		147%	147%	318%
Indiana ¹⁰	263%	218%		165%	165%	165%	165%	262%
Iowa	380%	380%	380%	172%		172%	172%	307%
Kansas ¹¹	244%	171%		154%		138%	138%	244%
Kentucky	218%	200%		142%	164%	142%	164%	218%
Louisiana	255%	142%	217%	142%	217%	142%	217%	255%
Maine ^{8,12}	213%	196%		162%	162%	162%	162%	213%
Maryland	322%	194%	322%	138%	322%	133%	322%	
Massachusetts ¹³	305%	205%	205%	155%	155%	155%	155%	305%
Michigan ¹⁴	217%	195%	217%	160%	217%	160%	217%	
Minnesota ¹⁵	288%	275%	288%	280%		280%		
Mississippi	214%	199%		148%		138%	138%	214%
Missouri	305%	201%		155%	155%	155%	155%	305%
Montana	266%	148%		148%		148%		266%
Nebraska	218%	162%	218%	145%	218%	133%	218%	
Nevada	205%	165%		165%		138%	138%	205%
New Hampshire	323%	196%	323%	196%	323%	196%	323%	
New Jersey	355%	199%		147%		147%	147%	355%
New Mexico	305%	240%	305%	240%	305%	190%	245%	
New York ⁸	405%	223%		154%		154%	154%	405%
North Carolina ⁸	216%	215%	215%	215%	215%	138%	138%	216%
North Dakota	175%	152%		152%		138%	138%	175%
Ohio	211%	156%	211%	156%	211%	156%	211%	
Oklahoma ¹⁶	210%	210%	210%	210%	210%	210%	210%	
Oregon	305%	190%	190%	138%		138%	138%	305%
Pennsylvania ⁸	319%	220%		162%		138%	138%	319%
Rhode Island	266%	190%	266%	142%	266%	133%	266%	
South Carolina	213%	194%	213%	143%	213%	133%	213%	
South Dakota	209%	187%	187%	187%	187%	187%	187%	209%
Tennessee ¹⁷	255%	195%	216%	142%	216%	133%	216%	255%
Texas	206%	203%		149%		138%	138%	206%
Utah	205%	144%		144%		138%	138%	205%
Vermont	317%	317%	317%	317%	317%	317%	317%	
Virginia	205%	148%		148%		148%	148%	205%
Washington	317%	215%		215%		215%	40001	317%
West Virginia	305%	163%		146%		138%	138%	305%
Wisconsin ¹⁸	306%	306%		191%		133%	156%	306%
Wyoming	205%	159%		159%		138%	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, 2016.

Table presents rules in effect as of January 1, 2016.

TABLE 1 NOTES

- January 2016 income limits reflect MAGI-converted income standards and include a disregard equal to five
 percentage points of the federal poverty level (FPL) applied at the highest income level for Medicaid and separate
 CHIP coverage. Eligibility levels are reported as percentage of the FPL. The 2015 FPL for a family of three was
 \$20,090.
- 2. States may use Title XXI CHIP funds to cover children through CHIP-funded Medicaid expansion programs and/or separate child health insurance programs for children not eligible for Medicaid. Use of Title XXI CHIP funds is limited to uninsured children. The Medicaid income eligibility levels listed indicate thresholds for children covered with Title XIX Medicaid funds and uninsured children covered with Title XXI funds through CHIP-funded Medicaid expansion programs. 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 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 either provide benefits similar to Medicaid or 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 for uninsured children 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. As of April 2015, less than 1,300 children remain enrolled in the original KidsCare program.
- 5. Arkansas converted its CHIP-funded Medicaid expansion program to a separate CHIP program in 2015.
- 6. In California, children with higher incomes may be eligible for separate CHIP coverage in certain counties.
- 7. 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.
- 8. 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.
- 9. 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.
- 10. Indiana uses a state-specific income disregard that is equal to five percent of the highest income eligibility threshold for the group.
- 11. Kansas covers children in a separate CHIP program at an income level equal to 238% FPL in 2008. In 2016, the equivalent eligibility level adjusted for the conversion to Modified Adjusted Gross Income and reflecting the five percentage point of income disregard is 244% FPL.
- 12. In Maine, children ages 0-1 not born to mothers covered under Medicaid are eligible up to 196% FPL.
- 13. Massachusetts also covers insured children up to its separate CHIP program income limit under a Section 1115 waiver.
- 14. Michigan converted its separate CHIP program to a CHIP-funded Medicaid expansion program as of January 2016.
- 15. In Minnesota, the infant category under Title XIX-funded Medicaid includes insured and uninsured children up to age two with incomes up to 275% FPL. Under Title XXI-funded coverage for uninsured children, eligibility for infants is up to 288% FPL.
- 16. Oklahoma offers a premium assistance program to children ages o 18 with income up to 222% FPL with access to employer sponsored insurance through its Insure Oklahoma program.

- 17. 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 216% FPL or are medically eligible.
- 18. 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.