

**Table 17**  
**Disenrollment Policies for Non-Payment of Premiums in Children's Coverage**  
**January 2016**

State	Grace Period (amount of time) Before a Child Loses Coverage for Nonpayment 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>14</b>	<b>16</b>	<b>7</b>
<b>MONTHLY PAYMENTS (24 states)</b>				
Arizona	60 days	Enrollment Closed	Enrollment Closed	Enrollment Closed
California	60 days	N/A (M-CHIP)	Y	N/A (M-CHIP)
Connecticut <sup>3,4</sup>	Until Renewal	None		N/A
Delaware	60 days	None		Y
Florida <sup>5</sup>	30 days	1 month		
Georgia <sup>6</sup>	60 days	1 month		Y
Idaho <sup>3</sup>	Until Renewal	None	Y	N/A
Illinois	60 days	None		Y
Indiana	60 days	90 days		
Iowa	44 days	None	Y	
Kansas	60 days	90 days	Y	
Louisiana <sup>7</sup>	60 days	90 days	Y	
Maine <sup>8</sup>	12 months	up to 90 days	Y	
Maryland	60 days	N/A (M-CHIP)	Y	N/A (M-CHIP)
Massachusetts <sup>9</sup>	60 days	90 days		
Michigan <sup>10</sup>	60 days	N/A (M-CHIP)	Y	N/A (M-CHIP)
Missouri <sup>11</sup>	30 days	90 days	Y	
New Jersey <sup>12</sup>	60 days	90 days		
New York <sup>13</sup>	30 days	None	Y	
Pennsylvania <sup>14</sup>	90 days	90 days	Y	Y
Vermont <sup>15</sup>	60 days	N/A (M-CHIP)	Y	N/A (M-CHIP)
Washington <sup>16</sup>	90 days	90 days	Y	Y
West Virginia <sup>3,17</sup>	Until Renewal	None		N/A
Wisconsin <sup>18</sup>	60 days	90 days	Y	Y
<b>QUARTERLY PAYMENTS (2 states)</b>				
Nevada <sup>19</sup>	60 days	90 days	Y	
Utah	30 days	90 days	Y	Y
<b>ANNUAL PAYMENTS (4 states)</b>				
Alabama <sup>20</sup>	--	--	--	--
Colorado	--	--	--	--
North Carolina	--	--	--	--
Texas	--	--	--	--
<b>NO PREMIUMS OR ENROLLMENT FEES (21 states)</b>				
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, 2016.

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

## TABLE 17 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. Connecticut, Idaho and West Virginia do not disenroll children for unpaid premiums in CHIP. Renewal is considered a new application, and families need to pay the initial month to continue coverage at renewal. Retroactive coverage does not apply because there are no gaps in coverage since a child is not disenrolled until renewal.
4. Connecticut stopped disenrolling children for unpaid premiums in CHIP during 2015.
5. In Florida, children are locked out for one month for nonpayment of the premium but they do not need to reapply if the child is within the 12-month continuous eligibility period.
6. In Georgia, if a child who is disenrolled for nonpayment of premium re-enrolls within 90 days, eligibility must be re-verified but no new application is needed.
7. In Louisiana, children in the 12-month continuous eligibility period do not need to reapply for coverage.
8. 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. For example, if a family does not pay the last 2 months of premiums, they will have a 2-month penalty. If they do not pay 3 or more months, they will have a 3-month lock-out period. Families can re-enroll if they pay back-owed premiums.
9. 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. 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.
10. In Michigan, the grace period increased from 30 days to 60 days as a result of the transition from a separate CHIP program to a CHIP-funded Medicaid expansion program effective January 2016.
11. In Missouri, only children in families with incomes above 225% FPL are subject to the lock-out period.
12. New Jersey implemented a 90-day lock out period in its CHIP program in 2015.
13. In New York, if the family pays the premium within 30 days of cancellation they do not need to reapply for coverage.
14. 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.
15. In Vermont, if the premium is paid in the calendar month after the child lost coverage, the family does not have to reapply.
16. In Washington, the family must reapply only if they do not pay the past due premium. If they pay the premium then coverage is automatically reinstated back to the month coverage ended for non-payment of premiums.
17. In West Virginia, children are not disenrolled for non-payment of premiums, but past due amounts are subject to third-party collections after 120 days.
18. In Wisconsin, only families that reapply within 3 months after losing coverage are required to repay past due premiums.
19. In Nevada, if a family pays during the lockout period, they are enrolled effective the next month. If they do not during the lockout period, they must reapply.

20. Alabama's annual enrollment fee is not required before a child enrolls in coverage, nor is a child disenrolled for nonpayment in the first year. Following the annual renewal, families have 30 days to pay the annual enrollment fee to avoid disenrollment.