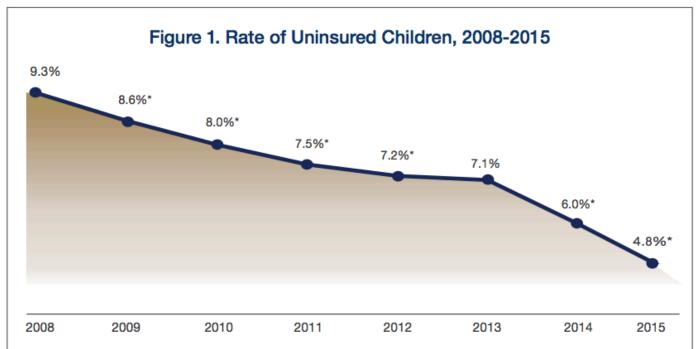


Child and Family Coverage: Where Do We Stand?

Joan Alker
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Georgetown University Center for Children
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December 15, 2016

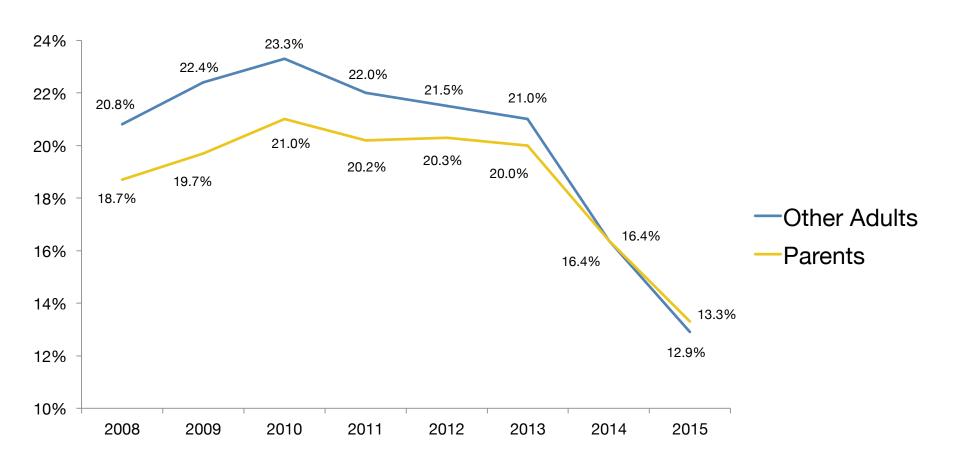
The Children's Uninsured Rate has Declined To Historic Low



^{*} Change is significant at the 90% confidence level. 2013 was the only year, that did not show a significant one-year decline in the national rate of uninsured children. The Census began collecting data for the health insurance series in 2008, therefore there is no significance available for 2008



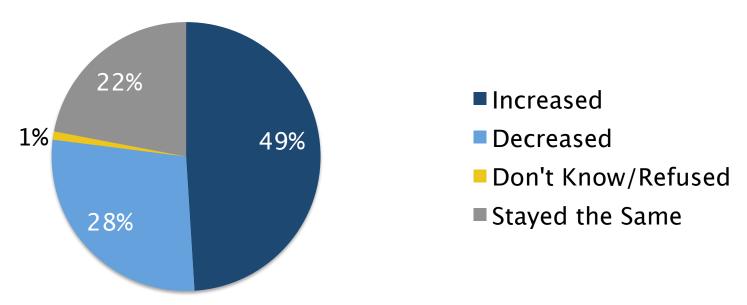
Parent Coverage Has Improved Too





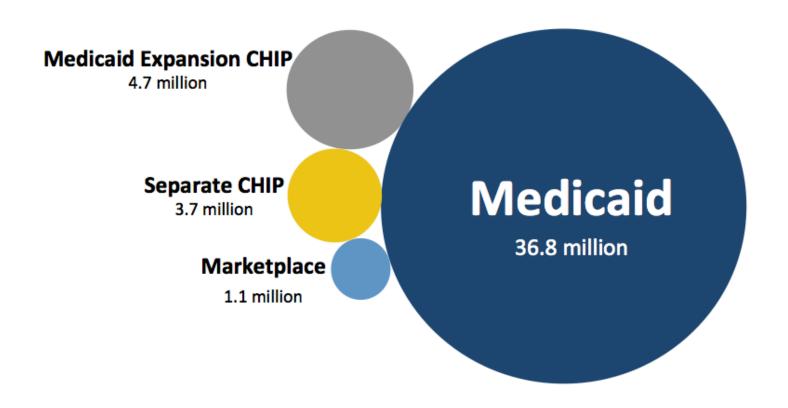
The Public is Not Aware of This Success

In the Last 5 Years, Do You Think the Number of Uninsured Children Has Increased, Decreased, or Stayed the Same?



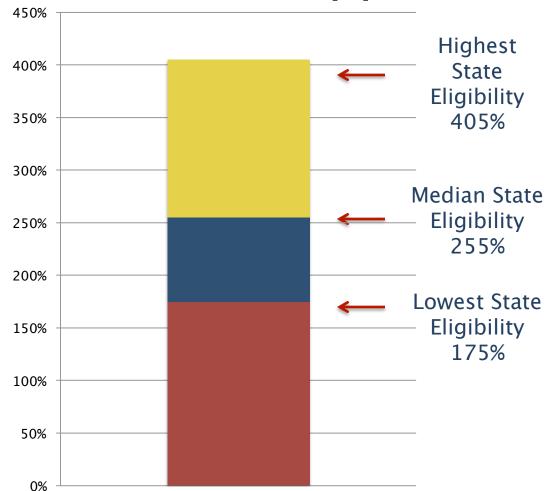


Public Coverage for Children





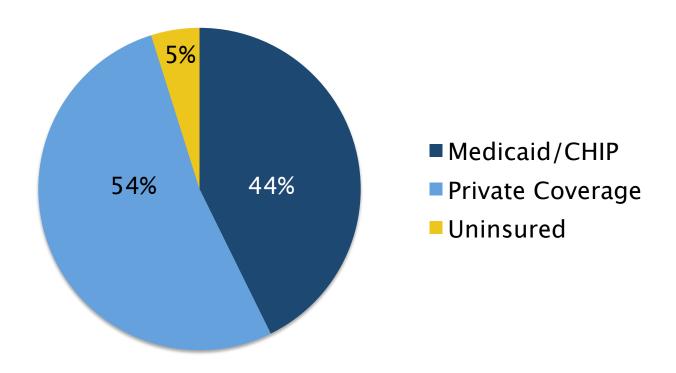
Children's Upper Income Eligibility



Breakdown of State Eligibility		
FPL	# of States	
< 200%	2	
200% - 250%	21	
250% – 300%	9	
> 300%	19	



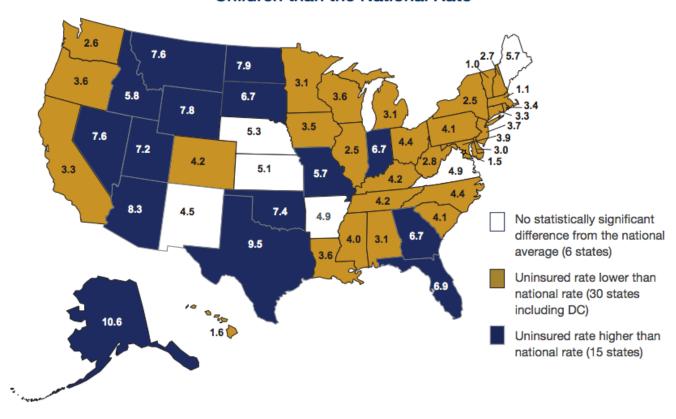
Medicaid and CHIP Cover 44% of Children Under Age Six





Rate of Uninsured Children by State, 2015

Figure 9. 15 States Had Higher Uninsured Rates for Children than the National Rate





Medicaid and CHIP Structure

	Medicaid	CHIP
Financing	 Pays 50% to 83% of costs 50% of admin costs Open-ended federal funding to states for eligible populations and services 	 Pays 65% to 85% of costs; with a 23% point bump in 2016 Pays CHIP match for admin costs, subject to 10% cap Block grant with built in safety valves
Program Rules	 Minimum standards for benefits (EPSDT) Cost-sharing restrictions 	Fewer minimum standards than Medicaid
Coverage Guarantee	Guaranteed enrollment, if eligible	None - Can freeze or cap enrollment or require waiting periods



Medicaid and CHIP: Benefits

Medicaid

- Comprehensive services through Early Periodic Screening Diagnostic and Treatment (EPSDT)
- All services necessary to correct and ameliorate physical and mental health conditions

CHIP

- Medicaid expansion: Medicaid benefit package
- Separate program based on Benchmark plan that is closer to private coverage
- Secretary-approved coverage

Medicaid and CHIP: Eligibility

Medicaid Minimum Standards

- Children 0-18 with income up to 133% FPL
- Infants born to women covered by Medicaid under pregnant women's coverage for first year of life

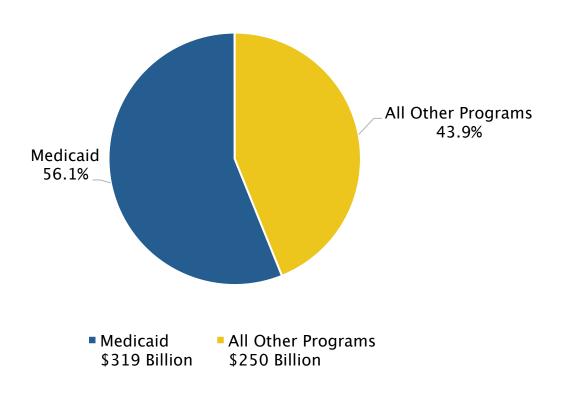
CHIP Maximum Standards

- Children above Medicaid income levels at state option
 - 200% FPL upper limit, or
 - 50 percentage points > Medicaid limit in place in June 1997
 - Pre-ACA, states used income disregards and deductions to achieve higher income eligibility thresholds; those levels are grandfathered as of enactment of the ACA
- Unborn children at state option



Medicaid is the Largest Source of Federal Funds for States

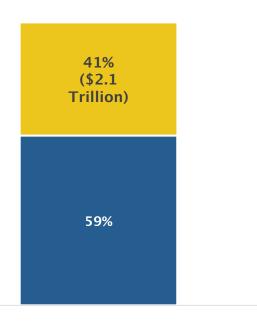
Federal Fund Expenditures, FY 2015





Substantial Federal Medicaid Cuts are Looming

Price's Plan to Cut Medicaid



Overall Medicaid Spending Over 10 Years (2017-2026) Total: \$5.1 Trillion

- Rep. Price's plan would eliminate the guarantee of coverage and benefits (like EPSDT)
- In the plan's tenth year (2026), funding for Medicaid would be 47% less than what it is under current law.

Want to Learn More?

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 @JoanAlker1
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