

Medicaid & Children's Health Insurance Program (CHIP)



Center for
Transforming Lives
From Poverty to Possibility

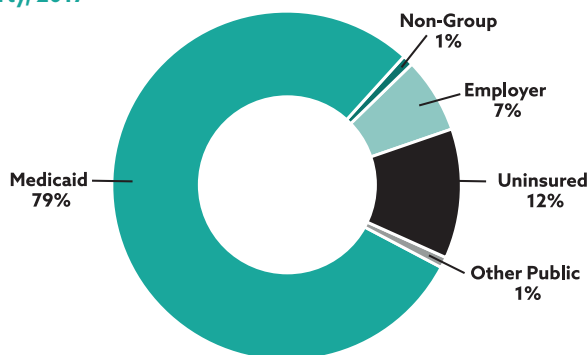
What are Medicaid and CHIP?

- Medicaid is funded both federally and by each state to provide medical services for qualifying populations:
 - All children (ages 0-18) in families below 138% of the federal poverty level
 - Pregnant women below 138% of the federal poverty level
 - Parents who meet income requirements for state cash-assistance prior to welfare reform in 1996
 - Seniors and persons with disabilities who receive Supplemental Security Income¹
- For families who may not meet the requirements for Medicaid, they can apply for the Children's Health Insurance Program (CHIP), which provides the same benefits to children as Medicaid, but is used to expand coverage for children.²
- As part of the 2012 Affordable Care Act, states were able to expand Medicaid eligibility for low-income adults below 138% of the federal poverty level with federal support³; however, Texas is one of several states that have not expanded Medicaid.^{3,4,5}
- Over a decade, refusing to expand Medicaid will prevent Texas from receiving an estimated \$100 billion in federal dollars and cost Texas hospitals \$5.5 billion in annual costs for treating uninsured people.^{6,7}

Who receives Medicaid and CHIP in Texas and Tarrant County?

Medicaid enrollment helps reduce the number of uninsured.⁸

Figure 1. Texas: Health insurance coverage of children (0-18) in poverty, 2017⁴

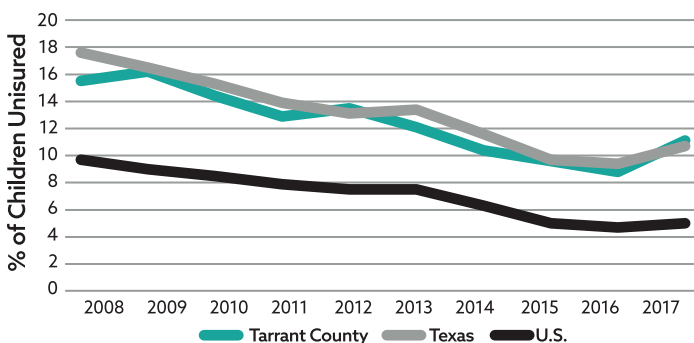


For Texas children who are at 100% of the 2018 Federal Poverty Limit, Medicaid (Children's Medicaid, CHIP, etc.) makes up the vast majority of health insurance coverage (Figure 1).⁴ Unfortunately, even with more lenient requirements for children through the addition of CHIP, 12% of children in poverty remain uninsured (Figure 1, black).⁴

Data Source: Kaiser Family Foundation - State Health Facts
Note: Poverty = 100% of the Federal Poverty Level, employer = employer sponsored insurance, non-group = insurance purchased individually, directly from the insurance (e.g., via the Healthcare.gov Marketplace), other public = other public insurance, not Medicaid (e.g., Tricare for military families).

In 2017, 11.1% of Tarrant County children were uninsured. This is slightly higher than Texas (10.7%) and more than double the proportion in the U.S. (5%). Since 2008, the proportion uninsured in Tarrant County reduced 4.4 percentage points⁹. From 2015 to 2017, both the number of child recipients and total households (including both single adult recipients and families) have varied (Table 1).¹⁰

Figure 2. Uninsured children (0-18) by geographical location, 2008 - 2017⁹



Data Source: U.S. Census Bureau - Small Area Health Insurance Estimates 2017

Table 1. Texas and Tarrant County: Average caseload* and children receiving Medicaid per month, 2015 - 2017.¹⁰

	2015	2016	2017
Texas			
Total Caseload*	4,056,702	4,060,564	4,067,380
Child (Children's Medicaid + CHIP)	3,301,971	3,332,381	3,372,937
Tarrant County			
Total Caseload*	265,462	263,450	263,300
Child (Children's Medicaid + CHIP)	226,181	226,575	229,404

Data Source: Texas Health and Human Services - Center for Analytics and Decision Support
Note: There are upward trends for both categories in Texas, yet there are downward trends for total caseloads and upward trends for Child Medicaid recipients
 * Cases are counted per family unit and can refer to single adult recipients who receive Supplemental Security Income or other qualifying adults without children

How do Medicaid and CHIP relate to family homelessness?

- Medicaid is one of the most effective antipoverty programs due to reduction of out-of-pocket medical costs, preventative services, and access to affordable health coverage.^{11,12}
- Children experiencing homelessness are more likely to have poor physical health (e.g., chronic illnesses like asthma, increased exposure to environmental toxins, etc.), and Medicaid ensures these children have access to affordable care to address these problems.¹³
- Medicaid covers 79% of all Texas children in poverty, yet there are still 12% of children in poverty who remain uninsured.^{14,15}
- Yet, people in poverty who make more than the maximum monthly income limits based on family size (only including children you live with) and assets (including cars) may still not be eligible for Medicaid.¹⁴

How do families receive Medicaid or CHIP?

- Initial qualifications include age (18 years or younger), Texas residency, U.S. citizenship, and specific income requirements.¹⁶
- For CHIP, parent citizenship or immigration status is not required if the child meets the qualifications.²



- A single mother with two children (i.e., family size of 3) can make no more than \$2,365 per month to qualify for Children's Medicaid.²
- If she makes more than \$2,365 but makes less than \$3,573 per month, her children may qualify for CHIP.²
- If the same single mother makes more than \$3,573, she and her children would not qualify for Medicaid nor CHIP.²
- Children of families that make more than these income requirements may also qualify under special circumstances.²

What do families receive with Medicaid or CHIP?

Families that apply and qualify for Medicaid or CHIP receive the following benefits:

- Payments to hospitals, physicians, long-term care facilities, and other health care providers for covered services
- Transportation assistance to scheduled appointments that accommodates for disability or for children with special health care needs⁶
- Enrollment in the Medicaid Wellness Program with 24-hour assistance with health management, selecting a doctor, nurse advice line for those with chronic disease⁶

As long as the family continues to meet eligibility qualifications, there is no time limit for Medicaid benefits.^{17,18,19}

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