

Louisiana Children's Health Insurance Program

SFY 2026 Report

Prepared by:

Louisiana Department of Health

Bureau of Health Services Financing

May 2026



Contents

Executive Summary.....	2
Program Overview	3
Program Status.....	4
Enrollment Totals by LaCHIP Eligibility Group (July 1, 2025 through December 31, 2025).....	4
Expenditures (July 1, 2025 through December 31, 2025)	4
Conclusion.....	5

Executive Summary

The Louisiana Children’s Health Insurance Program (LaCHIP) is an optional Medicaid program that offers health care coverage to uninsured children up to age 19 and members in the LaCHIP Phase IV Unborn Option.¹ Congress established CHIP in the Balanced Budget Act of 1997 and enacted it on August 5, 1997, under Title XXI of the Social Security Act. Senate Bill 78 of the First Extraordinary Session of the 1998 Louisiana Legislature authorized LaCHIP. Louisiana implemented the first phase of LaCHIP as a Medicaid expansion in November 1998, providing coverage to children and youth in families with incomes up to 133% of the Federal Poverty Income Guidelines (FPIG). Since 1998, four additional phases of LaCHIP have been introduced, expanding eligibility to more individuals based on the FPIG.

Program	Income Guideline	Implementation Date
Phase II	150% FPIG	October 1999
Phase III	200% FPIG	January 2001
Phase IV	200% FPIG	May 2007
Phase V	250% FPIG	June 2008

The FPIG percentages listed above were the guidelines when these programs were implemented. These guidelines have changed over time.

Since the inception of LaCHIP, 965,545 children and pregnant women have received essential healthcare services through the program.

¹ LaCHIP Phase IV provides care for unborn children through prenatal care services from conception to birth for low-income, uninsured mothers who are not eligible for Medicaid solely based on their citizenship status.

Program Overview

To qualify for LaCHIP Phases I, II, III, and V, children must be under age 19, residents of Louisiana, and meet citizenship and income guidelines. Covered services include, but are not limited to, doctor and hospital visits, prescriptions, behavioral health services, dental care, vision care and immunizations. Since February 2012, LaCHIP members have received medical services through Louisiana’s managed care delivery system. As members of a managed care organization contracted with the state, LaCHIP enrollees are offered additional benefits, such as child wellness visits and prenatal and postpartum exams for eligible expectant mothers. The pregnant mother does not need to meet citizenship requirements because coverage is extended to the unborn child. Pregnant women of any age must be residents of Louisiana and uninsured. Coverage lasts throughout the entire pregnancy. A postpartum case review will determine whether the enrollee qualifies for any other Medicaid programs once LaCHIP Phase IV eligibility ends.

Act 407 of the 2007 Louisiana Legislature authorized the addition of Phase V, known as the LaCHIP Affordable Plan. This program offers coverage to children in families with moderate incomes for \$50 per family each month. To qualify, these children must not have other insurance coverage and must not have access to health coverage through state employee benefits.

The current income limits for LaCHIP Phases I through V are provided below.

Monthly Income Limits (Effective 3/1/2025)

FAMILY SIZE	LaCHIP Phase I Monthly Income 147% FPIG	LaCHIP Phases II & III Monthly Income 217% FPIG	LaCHIP Phase IV Monthly Income 214% FPIG	LaCHIP Phase V Monthly Income
1	\$1,918	\$2,831	\$2,791	\$3,326
2	\$2,591	\$3,825	\$3,772	\$4,495
3	\$3,265	\$4,820	\$4,753	\$5,664
4	\$3,939	\$5,814	\$5,734	\$6,832
5	\$4,613	\$6,809	\$6,715	\$8,001
6	\$5,286	\$7,803	\$7,696	\$9,170
7	\$5,960	\$8,798	\$8,676	\$10,339
8	\$6,634	\$9,793	\$9,657	\$11,507
For each additional household member, add this amount.	\$674	\$986	\$981	\$1,169

Program Status

Enrollment Totals by LaCHIP Eligibility Group (July 1, 2025 through December 31, 2025)

Eligibility Group	Total Enrollment
Phase I	86,613
Phase II and Phase III ²	84,854
Phase IV	6,501
Phase V	5,560
Total³	166,995

Expenditures (July 1, 2025 through December 31, 2025)

Total Expenditures	Per Member Per Month Costs ⁴
\$420,167,278	\$500.62

² The numbers of Phase II and Phase III members have been combined since the launch of the Louisiana Medicaid Eligibility Determination System (LaMEDS) in November 2018.

³ As individuals can move between programs throughout the year, the total unduplicated count is less than the sum of enrollments by individual program.

⁴ The cumulative Per Member Per Month (PMPM) cost is calculated by dividing the total value of PMPMs processed through the Medicaid Management Information System (MMIS) by the cumulative sum of members each month over the same period.

Conclusion

Since its implementation, LaCHIP has served a vital role in promoting the health and well-being of Louisiana residents. For SFY 2026, a total of 166,995 children and pregnant women have gained access to healthcare through their LaCHIP coverage. By providing accessible and comprehensive healthcare, studies show LaCHIP improves the overall quality of life for children and families, significantly contributing to positive public health outcomes for the state, such as increased school attendance, greater ability to pay attention in class, improved reading scores, and increased ability to participate in school and normal childhood activities.⁵ The program's proactive approach in addressing the healthcare needs of vulnerable populations helps create a healthier and more resilient community. LaCHIP has proven to be an invaluable asset in building a more equitable and prosperous future for Louisiana, as efforts continue statewide to enroll the remaining uninsured, eligible children.

⁵ Caryn Marks, Cathy Hoffman and Julia Paradise, *The Impact of Medicaid and SCHIP on Low-Income Children's Health*, Kaiser Commission on Medicaid and the Uninsured, Henry J. Kaiser Family Foundation (Washington, D.C.), February 2009.

Louisiana Department of Health

628 N. 4th St., Baton Rouge, LA 70802

225-342-9500

ldh.la.gov

@ldepthealth

