

Louisiana Children's Health Insurance Program

SFY 2025 Report

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Executive summary

The Louisiana Children’s Health Insurance Program (LaCHIP) is an optional Medicaid program that provides healthcare coverage to uninsured children up to age 19, as well as members enrolled through the LaCHIP Phase IV Unborn Option.¹ Congress created LaCHIP in the Balanced Budget Act of 1997, which was enacted on August 5, 1997, under Title XXI of the Social Security Act. In Louisiana, Senate Bill 78 of the First Extraordinary Session of the 1998 Legislature authorized the implementation of LaCHIP.

Louisiana implemented Phase I of LaCHIP in November 1998 as a Medicaid expansion program, providing coverage to children and youth in families with income up to 133% of the Federal Poverty Income Guidelines (FPIG). Since that time, four additional phases have been implemented to expand eligibility based on the FPIG.

LaCHIP implementation phases

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 reflect eligibility guidelines at the time each phase was implemented and have since been adjusted over time.

Since the inception of LaCHIP, a total of 948,328 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, reside in Louisiana, and meet applicable 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 contracted managed care organizations, LaCHIP enrollees may receive additional benefits, such as child wellness visits and prenatal and postpartum exams for eligible expectant mothers. Citizenship is not a requirement for eligibility under LaCHIP Phase IV. Pregnant women of any age who reside in Louisiana and are uninsured may qualify for coverage, which extends throughout the duration of pregnancy. Following delivery, a postpartum case review is conducted to determine eligibility for other Medicaid programs once Phase IV coverage ends. Act 407 of the 2007 Louisiana Legislature authorized the addition of Phase V, known as the LaCHIP Affordable Plan. This phase provides coverage to children in families with moderate incomes for a monthly premium of \$50 per family. To be eligible, children must be uninsured and must not have access to health coverage through state employee benefit programs.

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

Monthly income limits (effective March 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

According to the [2023 Louisiana Health Insurance Survey \(LHIS\)](#), only 3.5% (or 20,618) of Louisiana’s Medicaid-eligible children are uninsured.² This represents an increase of 4,729 since the last LHIS was

² Dek Terrell, and Stephanie Virgets, 2023 Louisiana Health Insurance Survey, The Economics & Policy Research Group, Louisiana State University (Baton Rouge, LA), 2023.

Medicaid-eligible children include those eligible for coverage through LaCHIP (Title XXI) and those eligible for coverage through Regular Medicaid (Title XIX). Most of the children enrolled in Medicaid are covered under Title XIX.

conducted in 2021. Louisiana has maintained an uninsured rate below 5% among Medicaid-eligible children since 2009.

Program status

Enrollment

A total of 208,872 children and pregnant women enrolled in LaCHIP from July 1, 2024, through June 30, 2025. In March 2020, Louisiana implemented maintenance of effort (MOE) requirements outlined in the Families First Coronavirus Response Act (FFCRA). The FFCRA, one of several legislative initiatives passed to address the federal COVID-19 public health emergency (PHE), mandated continuous eligibility for most Medicaid members, restricting coverage closure to specific reasons, including death, relocation out of state, or a member-requested closure. The MOE mandate ended in April of 2023, when Medicaid resumed redeterminations for all Medicaid members. Post-PHE reviews for all LaCHIP cases concluded in May 2024.

Enrollment totals by LaCHIP eligibility group

Eligibility Group	SFY20	SFY21	SFY22	SFY23	SFY24	SFY 25
Phase I	104,774	99,601	107,196	111,772	122,798	108,796
Phase II and Phase III ³	93,025	96,438	114,314	131,105	144,861	107,170
Phase IV	9,379	8,346	8,770	8,972	9,520	10,279
Phase V	3,838	2,716	2,313	2,059	5,800	6,782
Total⁴	189,761	189,937	212,933	231,352	251,755	208,872

Per member per month (PMPM) costs⁵

	SFY20	SFY21	SFY22	SFY23	SFY24	SFY25
Total	\$264.20	\$255.20	\$268.78	\$265.89	\$293.02	\$185.63 ⁶

³ The numbers of Phase II and Phase III members have been combined since the launch of the Louisiana Medicaid Eligibility Determination System (LaMEDS).

⁴ As individuals can move between programs throughout the year, the total unduplicated count is less than the sum of enrollments by individual program.

⁵ 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.

⁶ Per Member Per Month (PMPM) processing was on hold for portions of SFY 2025 due to pending rate amendments, during which lump sum payments were made to MCOs.

Total expenditures for LaCHIP by state fiscal year (SFY)⁷

Type of Payment	SFY20	SFY21	SFY22	SFY23	SFY24	SFY 25
PMPM	\$383,622,274	\$429,331,905	\$521,013,445	\$588,269,001	\$591,201,283	\$327,633,469
Lump Sum	\$0	\$0	\$0	\$0	\$0	\$426,118,189
Total	\$383,622,274	\$429,331,905	\$521,013,445	\$588,269,001	\$591,201,283	\$753,751,658

Conclusion

Since its implementation, LaCHIP has served a vital role in promoting the health and well-being of Louisiana residents. For SFY 2025, a total of 208,872 children and pregnant women have gained access to healthcare through their LaCHIP coverage. By providing accessible and comprehensive healthcare coverage, LaCHIP enhances the overall quality of life for children and families, contributing significantly to positive public health outcomes for the state. According to the Kaiser Commission on Medicaid and the Uninsured, “Studies of SCHIP’s (State Children’s Health Insurance Program) impact have found an association between enrollment in the program and improved school performance among low-income children. Improvements include: increased school attendance, greater ability to pay attention in class, improved reading scores, and increased ability to participate in school and normal childhood activities.”⁸ The program’s proactive approach in addressing the healthcare needs of vulnerable populations ensures a healthier and more resilient community. LaCHIP has proven to be an invaluable asset in fostering a more equitable and prosperous future for Louisiana, as work continues statewide to enroll the remaining uninsured, eligible children.

⁷ Payments to MCOs for state fiscal years 2020 through 2024 were comprised exclusively of PMPM disbursements. Payments to MCOs for SFY 2025 were comprised partially of PMPM disbursements and lump sum payments due to pending rate amendments.

⁸ 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.

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