

# Louisiana Children's Health Insurance Program

*SFY 2022 Report*

**Louisiana Children's Health Insurance Program (LaCHIP)**

*Bureau of Health Services Financing*

September 2022



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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, and to enrollees in the LaCHIP Phase IV Unborn Option.<sup>1</sup> Congress created LaCHIP 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 then authorized LaCHIP in Louisiana. Louisiana implemented the first phase of LaCHIP as a Medicaid expansion program in November of 1998. Phase I provides coverage to children and youth in families with income up to 133% of the Federal Poverty Income Guidelines (FPIG). Since 1998, there have been four additional phases of LaCHIP, expanding eligibility to more individuals based on 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 <sup>2</sup>	250% FPIG	June 2008

*The FPIG percentages listed above were current at the time of implementation of each program.*

Since the inception of LaCHIP, there have been 824,387 children and Phase IV enrollees in the program, which has allowed them to receive much needed health care services.

## Program Overview

To be eligible for LaCHIP Phases I, II, III and V, children must be a Louisiana resident under age 19 and must meet citizenship and income guidelines. The services covered include doctor and hospital visits, prescriptions, mental health, dental, vision and immunizations. Since February 2012, LaCHIP enrollees have received medical services through Louisiana’s managed care delivery system. As members of one of the managed care organizations contracted with the state, LaCHIP enrollees are offered additional benefits, such as child well visits and prenatal and postpartum exams for eligible expectant mothers. Citizenship is not a requirement to be eligible for LaCHIP Phase IV. Pregnant women of any age must be residents of Louisiana and uninsured. Coverage is provided through the end of the pregnancy. A postpartum case review will determine if the mother meets eligibility requirements for any other Medicaid programs.

Act 407 of the 2007 Louisiana Legislature authorized the addition of Phase V, known as the LaCHIP Affordable Plan. This program provides coverage to children in families with moderate incomes at a cost

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<sup>1</sup> 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.

<sup>2</sup> LaCHIP Affordable Plan – \$50 monthly premium for each enrolled family.

of \$50 per family per month. To be eligible, these children must not have other insurance coverage and must not have access to health coverage through state employee benefits. The Office of Group Benefits administers the collection of the \$50 premium.

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

**Month Income Limits (Effective 3/1/2022)**

<b>FAMILY SIZE</b>	<b>LaCHIP Phase I Monthly Income 147% FPIG</b>	<b>LaCHIP Phases II-III Monthly Income 217% FPIG</b>	<b>LaCHIP Phase IV Monthly Income 214% FPIG</b>	<b>LaCHIP Phase V Monthly Income 255% FPIG</b>
<b>1</b>	\$1,665	\$2,458	\$2,424	\$2,888
<b>2</b>	\$2,243	\$3,312	\$3,266	\$3,891
<b>3</b>	\$2,822	\$4,165	\$4,108	\$4,894
<b>4</b>	\$3,400	\$5,019	\$4,949	\$5,897
<b>5</b>	\$3,978	\$5,872	\$5,791	\$6,900
<b>6</b>	\$4,556	\$6,726	\$6,633	\$7,903
<b>7</b>	\$5,134	\$7,579	\$7,474	\$8,906
<b>8</b>	\$5,713	\$8,433	\$8,316	\$9,909
For each additional household member, add this amount.	\$579	\$854	\$842	\$1,003

According to the 2021 Louisiana Health Insurance Survey (LHIS), only 2.7%, or 15,889, of Louisiana’s Medicaid-eligible children are uninsured.<sup>3</sup> This represents a decrease of more than 46% since the last LHIS was performed in 2019. Starting in 2020, and continuing through 2022, enrollment was notably impacted by the Coronavirus pandemic and the subsequent federal Public Health Emergency (PHE) declaration and response. Through the Families First Coronavirus Response Act (FFCRA), state Medicaid programs were granted an additional 6.2% in federal matching funds for the duration of the PHE. The funding was contingent on states ceasing Medicaid closures with a few exceptions, which has eliminated the usual enrollment churn and contributed to enrollment increases. Louisiana has maintained an uninsured rate below 5% among Medicaid-eligible children since the 2009 LHIS.

The Strategic Enrollment Unit (SEU) provides support to Louisiana residents who have limited or no English proficiency. This unit consists of six bi-lingual Medicaid Analysts (four Spanish and two Vietnamese) who provide services to all applicants and enrollees across the state who choose one of these languages as their primary language.

<sup>3</sup> Dek Terrell, and Stephanie Virgets, 2021 Louisiana Health Insurance Survey, The Economics & Policy Research Group, Louisiana State University (Baton Rouge, LA), 2021. 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.

## Program Status

### Enrollment

There were 212,933<sup>4</sup> children and Phase IV enrollees in LaCHIP during SFY 2022. Previous fiscal years reported below represent a 12-month period. Beginning in March 2020, Louisiana entered the Medicaid Maintenance of Eligibility (MOE) under the FFCRA requiring that CHIP Phases I-III enrollees can be closed only in the event of death, they move out of state or request closure.

	SFY17	SFY18 <sup>5</sup>	SFY19	SFY20	SFY21	SFY 22
Phase I	44,479	70,615	96,616	104,774	99,601	107,196
Phase II	38 <sup>6</sup>	39	101,064 <sup>7</sup>	93,025	96,438	114,314
Phase III	69,072	100,857				
Phase IV	3,245	8,823	9,063	9,379	8,346	8,770
Phase V	3,100	5,562	4,659	3,838	2,716	2,313
<b>Total</b>	<b>119,934</b>	<b>175,418</b>	<b>192,079</b>	<b>189,761</b>	<b>189,937</b>	<b>212,933</b>

### Total Expenditures

	SFY17	SFY18	SFY19	SFY20	SFY21	SFY 22
<b>Total</b>	\$358,801,150	\$367,581,901	\$473,774,148	\$383,622,274	\$429,331,905 <sup>8</sup>	\$521,013,445 <sup>9</sup>

### Per Member Cost

	SFY17	SFY18	SFY19	SFY20	SFY21	SFY 22
<b>Total</b>	\$246.35	\$243.05	\$271.28	\$264.20	\$255.20	\$268.78

<sup>4</sup> The total number of enrollees can differ from the sum of all five phases because although a Medicaid recipient can move from one phase to another in the course of one fiscal year, each Medicaid ID is counted only once.

<sup>5</sup> Beginning in SFY 18, the LaCHIP annual report gives the total unduplicated number of enrollees throughout the entirety of the fiscal year. This differs from previous reports which gave the total number of enrollees at a specific point in time (i.e. as of December 31 or June 30 of the fiscal year reported). As a result, the enrollment number increased starting SFY 18.

<sup>6</sup> Under the Affordable Care Act, Phase II and Phase III LaCHIP children are covered under a single State Plan Amendment, eliminating the need for the different case types associated with each phase. In October 2016, the children in the Phase II type case were transferred or flipped to the Phase III type case unless an error occurred. This is reflected in the increased Phase III enrollment for October 2016.

<sup>7</sup> The number of Phase II and Phase III enrollees will be combined since the inception of the Louisiana Medicaid Eligibility Determination System (LaMEDS), which replaced many of the systems and databases used to collect this data.

<sup>8</sup> Total payments for SFY 2021 include \$263,275,070 in payments for individuals PMPMs at rates approved through December 2021 and \$166,056,835 in lump sum payments paid January - June of 2022 as captured in ISIS.

<sup>9</sup> Total payments in SFY 2022 include the net amount of payments at final rates less the recoupment of lump sum payments made in SFY 2021 pending CMS rate approval.

## Conclusion

The Louisiana Children’s Health Insurance Program benefits all residents of Louisiana. So far, 212,933 children and pregnant women have acquired access to much needed healthcare coverage. National research has shown that healthy children do better in school on many levels. 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.”<sup>10</sup> Work to enroll the remaining uninsured but eligible children continues statewide.

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<sup>10</sup> 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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