

Louisiana Children's Health Insurance Program

SFY 2020 Report

Louisiana Children's Health Insurance Program (LaCHIP)

Bureau of Health Services Financing

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Executive Summary

The Louisiana Children’s Health Insurance Program (LaCHIP) is an optional Medicaid program that provides health care coverage to uninsured children up to age 19 and to enrollees in the LaCHIP Unborn Option (Phase IV), which provides prenatal care services from conception to birth, for low-income uninsured mothers who are not otherwise eligible for Medicaid. LaCHIP was created by Congress in the Balanced Budget Act of 1997, and enacted on August 5, 1997, under Title XXI of the Social Security Act. In Louisiana, LaCHIP was authorized by Senate Bill 78 of the First Extraordinary Session of the 1998 Louisiana Legislature. 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 percent of the Federal Poverty Income Guidelines (FPIG). Since 1998, there have been four additional phases of LaCHIP:

Program	Income Guideline	Implementation Date
Phase II	150% FPIG	October 1999
Phase III	200% FPIG	January 2001
Phase IV ¹	200% FPIG	May 2007
Phase V ²	250% FPIG	June 2008
<i>The FPIG percentages listed above were current at the time of implementation of each program.</i>		

Since the inception of LaCHIP, there have been 745,466 children and Phase IV enrollees in the program, which has allowed them to receive much needed health care services.

¹ Prenatal care services from conception to birth for low-income uninsured women.

² LaCHIP Affordable Plan – \$50 monthly premium for each enrolled family.

Program Overview

To be eligible for LaCHIP Phases I, II, III and V, children must be under age 19, residents of Louisiana 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. To be eligible for Phase IV, pregnant women must be residents of Louisiana and uninsured. Citizenship is not a requirement and coverage is provided through the date of delivery. A subsequent 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 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 collection of the \$50 premium is administered by the Office of Group Benefits. The income limits for LaCHIP Phases I-V are provided below.

Month Income Limits (Effective 3/1/2020)

FAMILY SIZE	LaCHIP Phase I Monthly Income 147% FPL	LaCHIP Phases II-III Monthly Income 217% FPL	LaCHIP Phase IV Monthly Income 214% FPL	LaCHIP Phase V Monthly Income 255% FPL
1	\$1,564	\$2,308	\$2,276	\$2,712
2	\$2,112	\$3,118	\$3,075	\$3,664
3	\$2,661	\$3,928	\$3,874	\$4,616
4	\$3,210	\$4,738	\$4,673	\$5,568
5	\$3,759	\$5,548	\$5,472	\$6,520
6	\$4,308	\$6,359	\$6,271	\$7,472
7	\$4,856	\$7,169	\$7,070	\$8,424
8	\$5,405	\$7,979	\$7,869	\$9,376
For each additional household member, add this amount.	\$549	\$811	\$799	\$952

Medicaid and its contractors continue to educate the public about Medicaid programs, including LaCHIP, through numerous outreach, marketing and education efforts. As a result of this concerted effort, only 2.6% of Louisiana’s Medicaid-eligible children are uninsured.³ Louisiana has maintained an uninsured rate below 5% among Medicaid-eligible children since the 2009 Louisiana Health Insurance Survey.

The Strategic Enrollment Unit (SEU) provides support to residents of Louisiana who have limited or no English proficiency. This unit consists of 11 bi-lingual Medicaid Analysts: nine 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.

³ Stephen Barnes, Mike Henderson, Dek Terrell, and Stephanie Virgets, 2017 Louisiana Health Insurance Survey, The Economics & Policy Research Group and the Public Policy Research Lab, Louisiana State University (Baton Rouge, LA), 2018.

Program Status

Enrollment

There were 189,761⁴ children and Phase IV enrollees in LaCHIP in SFY 2020.

	SFY16	SFY17	SFY18 ⁵	SFY19	SFY20 ⁶
Phase I	43,068	44,479	70,615	96,616	104,774
Phase II	23,905	38 ⁷	39	101,064	93,025
Phase III	52,523	69,072	100,857		
Phase IV	3,241	3,245	8,823	9,063	9,379
Phase V	2,863	3,100	5,562	4,659	3,838
Total	125,600	119,934	175,418	192,079	189,761

Total Expenditures

	SFY16	SFY17	SFY18	SFY19	SFY20
Total	\$309,097,750 ⁸	\$358,801,150	\$367,581,901	\$437,774,148	\$383,622,274

Per Member Cost

	SFY16	SFY17	SFY18	SFY19	SFY20
Total	\$201.28 ⁸	\$246.35	\$243.05	\$274.31	\$264.20

⁴ 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.

⁵ 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).

⁶ SFY2020 enrollment counts are pending 3-month post SFY 2020 lag allowed for retro-enrollment and may be slightly under counts to be published in the SFY 2020 Medicaid Annual Report.

⁷ 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.

⁸ On December 1, 2015, behavioral health services were carved into the Medicaid Managed Care Program. Total expenditures and the Per Member Per Month (PMPM) cost for SFY 16 are the first to include behavioral health expenditures for recipients 20 years old or younger in addition to LaCHIP claims.

Conclusion

The Louisiana Children’s Health Insurance Program benefits all residents of Louisiana. 189,761 children and pregnant women have acquired access to critical healthcare coverage in SFY 2020. 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.”⁹ Work continues statewide to enroll the remaining uninsured and eligible children.

⁹ 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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