

# Louisiana Children's Health Insurance Program

*SFY 2021 Report*

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

*Bureau of Health Services Financing*

October 2021



## Contents

Contents.....	1
Executive Summary.....	2
Program Overview .....	2
Program Status.....	4
Enrollment .....	4
Total Expenditures .....	4
Per Member Cost .....	4
Conclusion.....	5

## 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% 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 <sup>1</sup>	200% FPIG	May 2007
Phase V <sup>2</sup>	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 782,002 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 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

---

<sup>1</sup> Prenatal care services from conception to birth for low-income uninsured women.

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

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 3/1/2021)**

<b>FAMILY SIZE</b>	<b>LaCHIP Phase I Monthly Income 147% FPL</b>	<b>LaCHIP Phases II-III Monthly Income 217% FPL</b>	<b>LaCHIP Phase IV Monthly Income 214% FPL</b>	<b>LaCHIP Phase V Monthly Income 255% FPL</b>
<b>1</b>	\$1,578	\$2,330	\$2,297	\$2,737
<b>2</b>	\$2,134	\$3,151	\$3,107	\$3,702
<b>3</b>	\$2,691	\$3,972	\$3,917	\$4,667
<b>4</b>	\$3,247	\$4,793	\$4,726	\$5,632
<b>5</b>	\$3,803	\$5,614	\$5,536	\$6,596
<b>6</b>	\$4,359	\$6,435	\$6,346	\$7,561
<b>7</b>	\$4,915	\$7,256	\$7,155	\$8,526
<b>8</b>	\$5,471	\$8,077	\$7,965	\$9,491
For each additional household member, add this amount.	\$557	\$821	\$810	\$965

Medicaid and its contractors continue to educate the public about Medicaid programs, including LaCHIP, through numerous outreach, marketing and education efforts. As a result, only 4.5%, or 29,277, of Louisiana’s Medicaid-eligible children are uninsured.<sup>3</sup> Louisiana has maintained an uninsured rate below 5% among Medicaid-eligible children since the 2009 Louisiana Health Insurance Survey was performed.

The Strategic Enrollment Unit (SEU) provides support to residents of Louisiana who have limited or no English proficiency. This unit consists of bi-lingual Medicaid Analysts in Spanish and 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, 2019 Louisiana Health Insurance Survey, The Economics & Policy Research Group, Louisiana State University (Baton Rouge, LA), 2019.

## Program Status

### Enrollment

There were 189,937<sup>4</sup> children and Phase IV enrollees in LaCHIP during SFY 2021. The 2021 mid-year totals are included in the chart below. Due to the COVID-19 Public Health Emergency, beginning in March 2020, Louisiana entered the Medicaid eligibility maintenance of effort (MOE) under the Families First Coronavirus Act (FFCRA). This MOE requires that CHIP Phases I-III enrollees can be closed only in the event of death, they move out of state, or request closure.

	SFY16	SFY17	SFY18 <sup>5</sup>	SFY19	SFY20	SFY21
<b>Phase I</b>	43,068	44,479	70,615	96,616	104,774	99,601
<b>Phase II</b>	23,905	38 <sup>6</sup>	39	101,064 <sup>7</sup>	93,025	96,438
<b>Phase III</b>	52,523	69,072	100,857			
<b>Phase IV</b>	3,241	3,245	8,823	9,063	9,379	8,346
<b>Phase V</b>	2,863	3,100	5,562	4,659	3,838	2,716
<b>Total</b>	<b>125,600</b>	<b>119,934</b>	<b>175,418</b>	<b>192,079</b>	<b>189,761</b>	<b>189,937</b>

### Total Expenditures

	SFY16	SFY17	SFY18	SFY19	SFY20	SFY21
<b>Total</b>	\$309,097,750 <sup>8</sup>	\$358,801,150	\$367,581,901	\$437,774,148	\$383,622,274	\$428,900,374 <sup>9</sup>

### Per Member Cost

	SFY16	SFY17	SFY18	SFY19	SFY20	SFY21
<b>Total</b>	\$201.28 <sup>8</sup>	\$246.35	\$243.05	\$271.28	\$264.20	\$254.94

<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> 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.

<sup>9</sup> At the time of this report the CY 2021 managed care rates are pending CMS approval. As a result, the SFY 21 amount reflects PMPMs for July – December 2020 at \$263,275,070 and lump sum payments captured in ISIS for January through June 2021 of \$165,625,303.

## Conclusion

The Louisiana Children’s Health Insurance Program benefits all residents of Louisiana. 189,937 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 continues statewide to enroll the remaining uninsured but eligible children.

---

<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.

***Louisiana Department of Health***

628 North Fourth Street, Baton Rouge, Louisiana 70802

(225) 342-9500

*www.ldh.la.gov*



[www.facebook.com/LaHealthDept](http://www.facebook.com/LaHealthDept)



[www.twitter.com/LADeptHealth](http://www.twitter.com/LADeptHealth)