

**H-3040 CHILDREN UNDER AGE 19-LACHIP AFFORDABLE PLAN****H-3041 GENERAL INFORMATION**

Effective June 1, 2008, Louisiana expanded the State Child Health Insurance Program (SCHIP) to provide health assistance to uninsured children with family income in excess of the limits for the regular Louisiana Children's Health Insurance Program (LaCHIP), but equal to or less than 255 percent (250 percent, plus a 5 percent disregard) of the Federal Poverty Level (FPL).

The LaCHIP Affordable Plan (LAP) is a separate state SCHIP program. LAP is a cost-sharing program with a monthly premium of \$50 per household, regardless of the number of certifications per household due to multiple income units. A household that has at least one (1) eligible child verified as a member of a federally-recognized American Indian or Alaskan native tribe will pay no premium.

Eligibility for applicants/beneficiaries for LAP is determined by using the Modified Adjusted Gross Income (MAGI) methodology.

A LAP child is one:

- Who is under age 19;
- Who is income ineligible for regular LaCHIP;
- Who has MAGI-based income that does not exceed 255 percent of the FPL;
- Who does not have other insurance or access to the State Employees Health Plan (SEHP);
- Who has been determined eligible for child health assistance under the SCHIP;
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**H-3042 ELIGIBILITY DETERMINATION PROCESS**

Determine eligibility by applying the following criteria. The elements have been listed in the most logical order, but work on all steps simultaneously.

**H-3042.1 Determine Assistance Unit**

The assistance unit consists of the child(ren) under age 19.

### **H-3042.2 Establish Categorical Requirement**

Each eligible child must be under age 19.

### **H-3042.3 Establish Non-financial Eligibility**

Verify eligibility for each member of the assistance/benefit unit with regard to the following factors:

- [Assignment of Third Party Rights](#) [I-200](#)
- [Citizenship/Identity and Qualified Non-Citizen Status](#) [I-300](#)
- [Enumeration](#) [I-600](#)
- [Residence](#) [I-1900](#)
- [Creditable Health Coverage](#) [I-2200](#)
- Access to a SEHP
- Employer sponsored insurance not voluntarily cancelled during the prior three (3) months.

### **H-3042.4 Establish Need**

Household composition and countable income for LaCHIP Affordable Plan children are based on the MAGI methodology. Refer to [I-1550 MAGI Determinations](#).

Compare MAGI-based income to the LAP income standard. [Refer to Z-200, Federal Poverty Income Guidelines](#).

### **H-3042.5 Eligibility Decision**

Evaluate all eligibility requirements and verifications received to make the eligibility decision.

### **H-3042.6 Certification Period**

The certification period shall not exceed twelve (12) months. Eligibility will always begin on the first of the month after the eligibility determination has been completed.

Retroactive coverage is not available.

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#### **H-3042.7 Notice of Decision**

Send the appropriate notice of decision to the applicant/beneficiary.

#### **H-3042.8 Premiums**

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LAP is a cost-sharing program with a monthly premium of \$50 due by the 10<sup>th</sup> of each month. LAP benefits begin after the first premium payment is received. Applicants are allowed 60 days to pay the first premium.

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