Jeff Landry GOVERNOR



Bruce D. Greenstein SECRETARY

June 30, 2025

Courtney Miller, Director CMS/Center for Medicaid and CHIP Services Medicaid & CHIP Operations Group 601 East 12th Street, Room 355 Kansas City, Missouri 64106

RE: Louisiana Title XXI State Plan Transmittal No. 25-0015

Dear Ms. Miller:

The purpose of this SPA is to amend the provisions governing the Children's Health Insurance Program (CHIP) in order to remove the waiting period for those beneficiaries who had private insurance within the 90 days prior to application. This change is in accordance with CMS Final Rule <u>89 FR 22780</u>.

I have reviewed and approved the enclosed Louisiana Title XXI State Plan material.

I recommend this material for adoption and inclusion in the body of the State Plan. Should you have any questions or concerns regarding this matter, please contact Marjorie Jenkins at (225) 342-3881 or via email at <u>Marjorie.Jenkins@la.gov</u>.

Tribal notification around this State Plan action was issued to the Tribes on June 17, 2025, with the comment period ending on June 23, 2025. No comments were received in response to the notice.

Sincerely, Bruce D. Greenstein Secretary Attachment

BG:KS:MJ

4.4. Eligibility screening and coordination with other health coverage programs

States must describe how they will assure that:

4.4.1. ○ only targeted low-income children who are ineligible for Medicaid or not covered under a group health plan or health insurance (including access to a State health benefits plan) are furnished child health assistance under the plan. (Sections 2102(b)(3)(A), 2110(b)(2)(B)) (42 CFR 457.310(b), 42 CFR 457.350(a)(1) and 42 CFR 457.80(c)(3)) Confirm that the State does not apply a waiting period for pregnant women.

The State does not apply a waiting period to LaCHIP Phase IV (unborn option) beneficiaries.

4.4.2. 🖂 children found through the screening process to be potentially eligible for medical assistance under the State Medicaid plan are enrolled for assistance under such plan; (Section 2102(b)(3)(B)) (42CFR, 457.350(a)(2))

Screening procedures identify any applicant or enrollee who would be potentially eligible for Medicaid prior to enrollment in the Title XXI separate child health program.

4.4.3. Children found through the screening process to be ineligible for Medicaid are enrolled in CHIP; (Sections 2102(a)(1) and (2) and 2102(c)(2)) (42CFR 431.636(b)(4))

Any applicant who is ineligible for Medicaid and appears eligible for the separate child health program is automatically reviewed for separate child health program eligibility.

4.4.4. It he insurance provided under the State child health plan does not substitute for coverage under group health plans. (Section 2102(b)(3)(C)) (42CFR, 457.805)

In addition to using employer-based coverage information provided on applications, Louisiana conducts a cross match with group health insurance providers through our third-party liability contractor to determine current and recent health insurance status. This match assists in verifying that the applicant is uninsured.

- **4.4.4.1.** (formerly 4.4.4.4) If the State provides coverage under a premium assistance program, describe: 1) the minimum period without coverage under a group health plan. This should include any allowable exceptions to the waiting period; 2) the expected minimum level of contribution employers will make; and 3) how cost-effectiveness is determined. (42CFR 457.810(a)-(c))
- **4.4.5.** Child health assistance is provided to targeted low-income children in the State who are American Indian and Alaska Native. (Section 2102(b)(3)(D)) (42 CFR 457.125(a))

Guidance: When the State is using an income finding from an Express Lane agency, the