

Louisiana Children's Health Insurance Program

SFY 2019 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 696,401 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 IV children must be under age 19, residents of Louisiana, and meet citizenship and income guidelines. The services covered include doctor and hospital visits, prescriptions, mental health, dental, vision and immunizations. To be eligible for Phase V, 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 determines if the mother meets eligibility requirements for any other Medicaid programs.

Act 407 of the 2007 Louisiana legislative session 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, the child must not have other insurance coverage or 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.

Monthly Income Limits (Effective 3/1/2019)

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	\$1,531	\$2,259	\$2,228	\$2,655
2	\$2,072	\$3,058	\$3,016	\$3,594
3	\$2,613	\$3,858	\$3,804	\$4,533
4	\$3,155	\$4,657	\$4,593	\$5,472
5	\$3,696	\$5,456	\$5,381	\$6,412
6	\$4,238	\$6,256	\$6,169	\$7,351
7	\$4,779	\$7,055	\$6,957	\$8,290
8	\$5,321	\$7,854	\$7,746	\$9,229
For each additional household member, add this amount.	\$542	\$800	\$789	\$940

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 percent of Louisiana’s Medicaid-eligible children are uninsured.³

Louisiana’s success in providing health coverage to uninsured children through a combination of technical and policy improvements has been studied by national organizations and used as a model for other states’ children’s public health coverage programs. Louisiana has made children’s health insurance programs and

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.

their management seamless, reducing complexity for families and aligning workers under a single set of goals.

To provide support to the growing number of residents of Louisiana who have limited or no English proficiency, LDH formed the Strategic Enrollment Unit (SEU) in 2004. The unit provides services to applicants and enrollees in the language that they choose. 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.

Program Status

Enrollment

There were 192,079⁴ children and Phase IV enrollees in LaCHIP in SFY 2019.

	SFY14	SFY15	SFY16	SFY17	SFY18 ⁵	SFY19
Phase I	45,716	42,126	43,068	44,479	70,615	96,616
Phase II	35,384	32,223	23,905	38 ⁶	39	101,064
Phase III	36,716	44,584	52,523	69,072	100,857	
Phase IV	2,249	3,405	3,241	3,245	8,823	9,063
Phase V	3,285	2,993	2,863	3,100	5,562	4,659
Total	123,350	125,331	125,600	119,934	175,418	192,079

Total Expenditures

	SFY14	SFY15	SFY16	SFY17	SFY18	SFY19
Total	\$203,027,833	\$249,556,004	\$309,097,750 ⁷	\$358,801,150	\$367,581,901	\$437,774,148

Per Member Cost

	SFY14	SFY15	SFY16	SFY17	SFY18	SFY19
Total	\$139.16	\$163.71	\$201.28 ⁸	\$246.35	\$243.05	\$274.31

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). Reasons the unduplicated annual total is higher than the point in time monthly enrollment are that enrollees cycle in and out of eligibility throughout the year for various reasons: newly approved applications, children who age out of coverage, terminations for ineligibility, etc. These enrollees are counted in the annual total and not in the monthly point in time figure.

⁶ 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 to the Phase III type case unless an error occurred. This is reflected in the increased Phase III enrollment beginning in 2016.

⁷ 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. In SFY 2019, 192,079 children and pregnant women had 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.”⁸ Work continues statewide to enroll the remaining uninsured but eligible children.

⁸ 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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