

Louisiana Children's Health Insurance Program

SFY 2018 Report

Louisiana Children's Health Insurance Program (LaCHIP)

Bureau of Health Services Financing

August 2018



Contents

Contents.....	1
Executive Summary.....	2
Program Overview	3
Program Status.....	5
Enrollment	5
Total Expenditures	5
Per Member Cost	5
Conclusion.....	6

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. This program 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 648,563 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. 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 3/1/2018)				
FAMILY SIZE	LaCHIP Phase I Monthly Income 147% FPIG	LaCHIP Phases II-III Monthly Income 217% FPL	LaCHIP Phase IV Monthly Income 214% FPL	LaCHIP Phase V Monthly Income 255% FPL
1	\$1,488	\$2,196	\$2,165	\$2,580
2	\$2,017	\$2,977	\$2,936	\$3,498
3	\$2,546	\$3,758	\$3,706	\$4,416
4	\$3,075	\$4,539	\$4,477	\$5,334
5	\$3,604	\$5,321	\$5,247	\$6,252
6	\$4,134	\$6,102	\$6,017	\$7,170
7	\$4,663	\$6,883	\$6,788	\$8,088
8	\$5,192	\$7,664	\$7,558	\$9,006
For each additional household member, add this amount.	\$530	\$782	\$771	\$918

Medicaid and its numerous 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 3.8 percent of Louisiana’s children are uninsured.³ In addition, efforts to ensure retention for those who still qualify mean that very few people lose coverage at their annual case review.

³ Stephen Barnes, Dek Terrell, Stephanie Virgets, and Mike Henderson, 2015 Louisiana Health Insurance Survey, The Economics & Policy Research Group and the Public Policy Research Lab, Louisiana State University (Baton Rouge, LA), 2016.

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 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 eight bi-lingual Medicaid Analysts: six Spanish and two Vietnamese, and three Spanish job appointments, who provide services to all applicants and enrollees across the state who choose one of these languages as their primary language. SEU staff also attends community events where they may reach current enrollees and educate the public on the availability of medical coverage.

Program Status

Enrollment

There were 175,418⁶ children and Phase IV enrollees in LaCHIP throughout SFY 18.

	SFY13	SFY14	SFY15	SFY16	SFY17	SFY18 ⁷
Phase I	46,178	45,716	42,126	43,068	44,479	70,615
Phase II	34,856	35,384	32,223	23,905	38 ⁴	39
Phase III	35,033	36,716	44,584	52,523	69,072	100,857
Phase IV	1,498	2,249	3,405	3,241	3,245	8,823
Phase V	3,584	3,285	2,993	2,863	3,100	5,562
Total	121,095	123,350	125,331	125,600	119,934	175,418

Total Expenditures

	SFY13	SFY14	SFY15	SFY16	SFY17	SFY18
Total	\$194,039,282	\$203,027,833	\$249,556,004	\$309,097,750 ⁵	\$358,801,150	\$367,581,901

Per Member Per Month Cost

	SFY13	SFY14	SFY15	SFY16	SFY17	SFY18
Total	\$131.25	\$139.16	\$163.71	\$201.28 ⁵	\$246.35	\$243.05

⁴ 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.

⁵ 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.

⁶ The total number of enrollees differs 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.

⁷ The LaCHIP annual report for SFY 18 reports 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).

Conclusion

The Louisiana Children’s Health Insurance Program benefits all residents of Louisiana. In SFY 18, 175,418 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.

Louisiana Department of Health

628 North Fourth Street, Baton Rouge, Louisiana 70802

(225) 342-9500

www.ldh.la.gov



www.facebook.com/LaHealthDept



www.twitter.com/LADeptHealth