

Alabama: Overview of CHIP Program

- Serves uninsured children with family incomes above Medicaid threshold up to 312% FPL
- Historically funded with approx. 78% federal funds and 22% state funds, currently 100% federally funded due to 23% bump
- 160,000 CHIP enrollees
 - 83,000 children enrolled in ALL Kids (separate CHIP)
 - 75,000 covered by Medicaid CHIP

Alabama: Overview of CHIP Program

- Administered by the Alabama Department of Public Health
- Contract with Blue Cross Blue Shield of Alabama
 - benefits and services
 - provider network (PPO)
- Fee for service delivery model

Alabama: Overview of CHIP Program

- Cost is based on family size and income
- Premiums are \$52 or \$104 per child, per year with a maximum per family of \$156 or \$312
- No co-pays for preventive services
- CHIP cost-sharing capped at 5% of family income
- Native American children have no co-pays or premiums

CHIP Successes

- The uninsurance rate for children in Alabama has gone from 20% pre CHIP to 2.4%
- CHIP's focus on reaching and enrolling uninsured children brought about enrollment of tens of thousands of eligible but previously unenrolled children in Medicaid
- Child focused program has brought about advancements in children's coverage such as, the child core set of quality measures

Then and Now: Children's Health Coverage Facts

1997

- Children's uninsurance rate 20%
- Burdensome enrollment system
- Lack of outreach
- Stigma related to public insurance programs

2017

- Children's uninsurance rate 2.4%
- Family friendly enrollment simplifications
 - Joint application and E&E system
 - 12 months continuous eligibility
 - Express Lane Eligibility in Medicaid
- Outreach to all uninsured children
- Marketing, outreach and family-friendly approach has helped in overcoming stigma