

Table 14: Premiums and Enrollment Fees for Children at Selected Income Levels, January 2020 ^{1,2}							
State	151% FPL (or 150% if upper limit)	201% (or 200% if upper limit)	251% FPL (or 250% if upper limit)	301% FPL (or 300% if upper limit)	351% FPL (or 350% if upper limit)	Is Premium Family- Based?	Family Maximum ^{3,4}
Monthly Payments (24 states)							
Arizona ⁵	\$40	\$50	N/A	N/A	N/A		Yes
California ⁶	\$0	\$13	\$13	N/A	N/A		
Connecticut ⁷	\$0	\$0	\$30	\$30	N/A		Yes
Delaware ⁸	\$10	\$25	N/A	N/A	N/A	Yes	N/A
Florida ⁹	\$15	\$20	N/A	N/A	N/A	Yes	N/A
Georgia ¹⁰	\$11	\$29	\$32	N/A	N/A		Yes
Idaho ¹¹	\$15	N/A	N/A	N/A	N/A		No
Illinois ¹²	\$0	\$15	\$40	\$40	N/A		Yes
Indiana ¹³	\$0	\$33	\$53	N/A	N/A		Yes
Iowa ¹⁴	\$0	\$10	\$20	\$20	N/A		Yes
Kansas ¹⁵	\$0	\$30	N/A	N/A	N/A	Yes	N/A
Louisiana	\$0	\$0	\$50	N/A	N/A	Yes	N/A
Maine ¹⁶	\$0	\$32/\$64	N/A	N/A	N/A		Yes
Maryland	\$0	\$0	\$54	\$68	N/A	Yes	N/A
Michigan	\$0	\$10	N/A	N/A	N/A	Yes	N/A
Massachusetts ¹⁷	\$12	\$20	\$28	\$28	N/A		Yes
Missouri ¹⁸	\$19 \$24 \$29 \$63 \$79 \$96 \$154 \$195 \$235 \$154 \$195 \$235				N/A		
New Jersey ¹⁹	\$0	\$45	\$90	\$152	\$152	Yes	N/A
New York ²⁰	\$0	\$9 \$27	\$30 \$90	\$45 \$135	\$60 \$180		Yes
Pennsylvania ²¹	\$0	\$0	\$53	\$84	N/A		
Vermont ²²	\$0	\$15	\$20/\$60	\$20/\$60	N/A	Yes	N/A
Washington ²³	\$0	\$0	\$20 \$40	\$30 \$60	N/A		Yes
West Virginia ²⁴	\$0	\$0	\$35	\$35	N/A		Yes
Wisconsin	\$0	\$10	\$34	\$98	N/A		
Quarterly Payments (2 states)							
Nevada	\$50	\$80	N/A	N/A	N/A	Yes	N/A
Utah	\$75	\$75	N/A	N/A	N/A	Yes	N/A
Annual Payments (4 states)							
Alabama ²⁰	\$104	\$104	\$104	\$104	N/A		Yes
Colorado ²⁵	\$0	\$25	\$75	N/A	N/A		Yes
North Carolina ²⁶	\$0	\$50	N/A	N/A	N/A		Yes
Texas ²⁷	\$35	\$50	N/A	N/A	N/A	Yes	N/A
No Premiums or Enrollment Fees (21 states)							
Alaska	--	--	--	--	--		--
Arkansas	--	--	--	--	--		--
District of Columbia	--	--	--	--	--		--
Hawaii	--	--	--	--	--		--
Kentucky	--	--	--	--	--		--
Minnesota	--	--	--	--	--		--
Mississippi	--	--	--	--	--		--
Montana	--	--	--	--	--		--
Nebraska	--	--	--	--	--		--
New Hampshire	--	--	--	--	--		--
New Mexico	--	--	--	--	--		--
North Dakota	--	--	--	--	--		--
Ohio	--	--	--	--	--		--
Oklahoma	--	--	--	--	--		--
Oregon	--	--	--	--	--		--
Rhode Island	--	--	--	--	--		--
South Carolina	--	--	--	--	--		--
South Dakota	--	--	--	--	--		--
Tennessee	--	--	--	--	--		--
Virginia	--	--	--	--	--		--
Wyoming	--	--	--	--	--		--

SOURCE: Based on a national survey conducted by KFF with the Georgetown University Center for Children and Families, 2020.

Table presents rules in effect as of January 1, 2020.

Table 14 Notes

1. N/A indicates that coverage is not available at the specified income level. If a state does not charge premiums at all, it is noted as "--".
2. Cases in which premiums or enrollment fees are not a whole dollar value have been rounded to the nearest dollar.
3. This column indicates whether there is a maximum amount that a family with multiple children would be required to pay. Family based premium indicates that the premium amount listed in the table is per family rather than per child.
4. Federal rules limit total premiums and cost-sharing for all household members enrolled in Medicaid or CHIP to five percent of family income. States have the option to apply the cap on a monthly or quarterly basis. States are also required to have a mechanism in place to track family-based cost-sharing and waive cost-sharing for the remainder of the cost-sharing period selected by the state.
5. In Arizona, there is a maximum premium of \$60 for families with incomes at 151% FPL and \$70 for families with incomes at 200% FPL.
6. In California, the family maximum premium is \$39.
7. In Connecticut, the family maximum premium is \$50.
8. In Delaware, there is a maximum premium of \$10 for families with children ages 6-18 with incomes between 134%-142% FPL and children ages 1-18 between 143%-159% FPL. Families with incomes between 160%-176% FPL pay \$15 per family and families with incomes between 177%-212% FPL pay \$25 per family. Delaware has an incentive system for premiums where families can pay three months and get one premium-free month, pay six months and get two premium-free months, and pay nine months and get three premium-free months.
9. Florida charges premiums to children enrolled in its three separate CHIP programs, but it only charges cost sharing for children in its separate CHIP program, HealthyKids.
10. In Georgia, the family maximum is \$16 for families with incomes at 151% FPL and \$58 for families with incomes at 201% FPL.
11. In Idaho, if a child is up to date on wellness checks, premiums are waived.
12. In Illinois, CHIP premiums are \$15 per child, \$25 for two children, and \$5 for each additional child up to a \$40 maximum for families with incomes below 208% FPL. Above 208% FPL, families pay \$40 per child or \$80 for two or more children.
13. In Indiana, there is a maximum premium of \$33 for families with incomes between 175% and 200% FPL, \$50 for families with incomes between 200% and 225% FPL, \$53 for families with incomes between 225% and 250% FPL and \$70 for families with incomes at or above 250% FPL.
14. In Iowa, there is a maximum premium of \$20 for families with incomes at 201% FPL and \$40 for families with incomes at 251% FPL or 301% FPL.
15. In Kansas, there is a maximum premium of \$20 for families with incomes up to 191% FPL, \$30 for families with incomes up to 218% FPL, and \$50 for families with higher incomes.

16. In Maine, families with incomes between 157%-166% FPL pay \$8 for one child and \$16 for two or more children. Families with incomes between 166%-177% FPL pay \$16 for one child and \$32 for two or more children. Families with incomes between 177%-192% FPL pay \$24 for one child and \$48 for two or more children. Families with incomes between 192% -208% FPL pay \$32 for one child and \$64 for two or more children. The family maximum premium is \$64.
17. In Massachusetts, the family maximum premium is \$28. In Massachusetts, premiums are also charged for children covered at higher incomes through its CommonHealth and Children's Medical Security Plan program.
18. In Missouri premiums vary by family size. Amounts shown are for 2-person, 3-person, and 4-person family. Rates increase based on family size up to the family maximum cap of 5% of income.
19. In New Jersey, the family maximum varies by income and premiums are family-based. At 201% FPL, the family maximum is \$43. At 251%, the family max is \$86. At 301% FPL and 351%, the family max is \$144.50; at 301% FPL, the premium is \$144.50 but value shown is rounded to \$145.
20. In Alabama and New York, there is a maximum premium of three times the child rate. In New York, The figure on the left is the individual child rate and the figure to the right is the family max amount which tops out at 3x the individual rate.
21. In Pennsylvania, premiums vary by contractor. The average amount is shown.
22. In Vermont, for those above 238% FPL, the monthly premium is \$20 if the family has other health insurance and \$60 if there is no other health insurance.
23. Washington State charges premiums of \$20 for one child and \$40 of two or more children in families with incomes of 210%-260% FPL; \$30 for one child and \$60 for two or more children in families with incomes above 260% FPL but not exceeding 312% FPL. In Washington, the family maximum varies by income. At 251% FPL, the family maximum is \$40 and at 301% FPL, the family maximum is \$60.
24. In West Virginia, the family maximum premium is \$71.
25. In Colorado, there is a maximum annual enrollment fee of \$35 for families with incomes at 201% FPL and \$105 for families with incomes at 251% FPL.
26. In North Carolina, the family maximum annual enrollment fee is \$100.
27. In Texas, annual enrollment fees in CHIP are family-based with three tiers up to 151%, up to and including 186%, and then above 186%.