# Section 3B: Substitution of Coverage (Crowd-out)

# Substitution of coverage (also known as crowd-out) occurs when someone with private insurance decides to drop their private coverage and substitute it with publicly funded insurance coverage such as CHIP. Note to Medicaid Expansion states: Some questions won’t apply to your state. Answer “N/A” for any questions that don’t apply.

# Does your separate CHIP program require a child to be uninsured for a minimum amount of time prior to enrollment (the waiting period)? Answer “Yes,” “No,” or “N/A.”

If you answered YES:

1. How long does your program require a child to be uninsured prior to enrollment?
2. Which groups does the period of uninsurance apply to? (include Federal Poverty Levels)
3. What are all the exemptions that apply to the period of uninsurance?
4. Does your program match prospective enrollees to a database that also details their private insurance status?   
     
   Answer “Yes,” “No,” or “N/A.”

If you answered YES:

* 1. Which database do you use?

1. What percentage of individuals screened for CHIP eligibility cannot be enrolled because they have group health plan coverage? [For example: “23.17%”]
2. What percentage of individuals with group health insurance who are subject to the waiting period meet state and federal exemptions? [For example: “23.17%”]   
     
   To calculate this number: Divide the number of individuals subject to the waiting period who meet an exemption by the total number of individuals subject to the waiting period, then multiply this number by 100.
3. Do you track the number of individuals who have access to private insurance?   
     
   Answer “Yes” or “No.”

If you answered YES:

1. How many individuals who enrolled in CHIP had access to private insurance?
2. How many individuals were enrolled in CHIP?
3. What percent of individuals that enrolled in CHIP had access to private health insurance at the time of application during the last federal fiscal year?  
     
     
   To calculate this number: Divide the number of individuals that had access to private health insurance by the total number of individuals enrolled in CHIP, then multiply this number by 100.
4. Anything else you’d like to add that wasn’t already covered above? Did you run into any limitations when collecting data? [7500 character max]