

# Children's Health Insurance Program

CHIP supplements the state's Medicaid program and fills the gaps in health care coverage for children. Funding for **CHIP expires September 30, and Congress must act to continue the program.** Because Missouri's CHIP is contingent on the availability of federal funding, if Congress does not reauthorize CHIP, Missouri's program ends. CHIP funding is capped at the federal level — it cannot grow larger than the funding levels set by the U.S. Congress. **Missouri's current federal CHIP grant is \$175 million.**



## A Good Value for Children

**88,000 children had health care paid for by CHIP** at some time during federal fiscal year 2016.

CHIP provides health care for low-income children through Medicaid, and serves as a safety net for children who do not qualify for Medicaid and do not have access to affordable insurance. Covered services include:

- hospital services
- physician care
- prescription drugs
- vaccines
- preventative services and screenings
- Through the **Show-me Healthy Babies program**, CHIP provides prenatal care to promote healthy fetal development, labor and delivery for uninsured mothers who do not qualify for Medicaid.

Children's health care is a low-cost investment in our future. The per month cost\* to provide health insurance through Medicaid and CHIP:

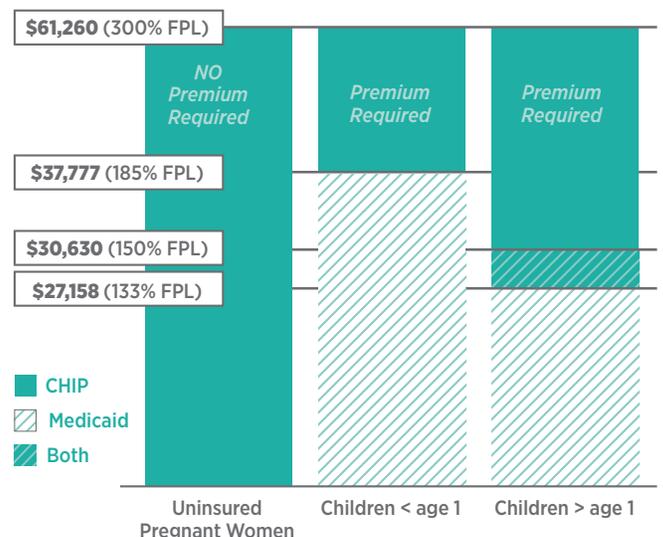
Kids	\$283
Adults	\$496
Pregnant Women	\$748
Elders	\$1,585
Disabled	\$1,988

\*state fiscal year 2016

## A Good Value for Missouri

The federal government pays the majority of CHIP costs. Missouri's usual 74% federal CHIP match rate, **which was increased by the ACA to 97%\*** for FYs 2016-2019, is much better than the 63% federal match rate for regular Medicaid.

- ✓ Missouri uses its CHIP funding for certain children that could be covered under traditional Medicaid — this favorable CHIP match rate saves the state general revenue.
- ✓ Many Missouri CHIP families share in the cost of the program by paying a premium to have their children covered.
- ✓ In Missouri, families whose earnings are above 150% of the federal poverty level and pregnant women can only qualify for CHIP coverage if they are uninsured and lack access to affordable health insurance coverage through other sources.



FPL based on the annual income of a family of three.

\* Under the ACA, the federal share of CHIP was increased to approximately 97%, or about \$39 million per year, through 2019. However, funding for the higher federal match must be provided when Congress reauthorizes CHIP if it is to continue. State budget officials planned for this uncertainty and did not include the higher federal match in Missouri's 2018 budget.