Children's Defense Fund

Health Coverage for All Children: Texas

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All Children Need Health Coverage that is Affordable, Comprehensive, and Simple.

Health Coverage for Texas' Children:

- 1,392,000 children are uninsured (19.2% of all children). *
- 2.8 million children are enrolled in Medicaid. **
- 928,483 children are enrolled in the Children's Health Insurance Program (CHIP). ***
- 65,840 infants and pregnant women enrolled in CHIP Perinatal†

How affordable is health coverage for Texas' children? ‡

- CHIP eligibility is 200 percent of poverty ($44,700 for a family of four).
- Medicaid eligibility is 185 percent of poverty for children 0-1; 133 percent of poverty for children 1-5; 100 percent of poverty for children 6-19.

How simple are enrollment procedures in CHIP and Medicaid for Texas' children?

- Simplification procedures:
  - 12-month continuous enrollment for children in CHIP
  - No face-to-face interview
  - Joint application

- Barriers that remain:
  - $2,000 asset test for children in Medicaid, $10,000 asset test for children in families above 150 percent of poverty in CHIP
  - Children in Medicaid must renew their coverage every 6 months
  - Children applying for CHIP are subject to a 90 day waiting period before being able to receive coverage, unless they have already been uninsured for 90 days or qualify for one of several exceptions (e.g. leaving Medicaid, parent lost job, etc.)
  - No 12-month continuous eligibility for children in Medicaid—children in Medicaid must re-enroll every 6 months
  - No presumptive eligibility—which forces children to wait until their application is processed before they can see a doctor.
  - No administrative verification of income—the state requires parents to provide proof of income before a child can get health coverage.

[*] U.S. Department of Commerce, U.S. Census Bureau 2008, 2009, 2010 Annual Social and Economic Supplement (ASEC) to the Current Population Survey (CPS); Annual Estimates of the Resident Population by Single-Year of age Sex for the United States and States, April 1, 2000 to July 1, 2009, at <http://www.census.gov/popest/states/asrh/files/SC-EST2009-AGESEX-RES.csv> . Calculations by Children's Defense Fund.

[**] U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services: Medicaid Statistical Information System, at http://msis.cms.hhs.gov/, accessed January 19, 2011. Calculations by Children's Defense Fund, 1/11.

[***] U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, CHIP Statistical Enrollment Data Systems (SEDS) forms CMS21E, CMS-64, 21E, CMS-21waiver, October 26, 2010. Calculations by Children's Defense Fund.

[†] CHIP perinatal coverage enrollment numbers are in addition to the numbers of children enrolled in traditional CHIP. CHIP perinatal coverage enrollment numbers are not included in the other CHIP enrollment reports.

[‡] Georgetown Center for Children and Families; "State Snapshot—Medicaid and CHIP Eligibility Levels and Enrollment and Renewal Procedures." http://ccf.georgetown.edu/index/cms-filesystem-action?file=statistics/snapshot.pdf, accessed January 1, 2011.