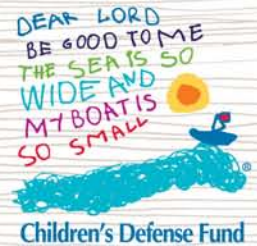


Children's Defense Fund

Health Coverage for All Children: New York

February 2011



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

Health Coverage for New York's Children:

- 382,000 children are uninsured (8.1% of all children). *
- 1.8 million children are enrolled in Medicaid. **
- 539,614 children are enrolled in Child Health Plus B (NY's CHIP program). ***

How affordable is health coverage for New York's children? †

- Child Health Plus B eligibility is up to 400 percent of poverty (\$89,400 for a family of four). There is a full cost buy-in option for families living with incomes above 400 percent of poverty.
- Medicaid eligibility is 200 percent of poverty (\$44,700) for children 0-1, 133 percent of poverty (\$29,726) for children 1-5, and 100 percent of poverty (\$22,350) for children 6-19.

How simple are enrollment procedures in CHIP and Medicaid for New York's children?

- Simplification procedures:
 - 12-month continuous eligibility
 - Presumptive eligibility
 - No face-to-face interview for children in Medicaid or Child Health Plus B
 - Joint application
 - No asset test
 - Administrative verification of income at renewal—so parents do not have to provide proof of income for renewed enrollment.
- Barriers that remain:
 - 6 month waiting period for children living in families between 250 and 400 percent of poverty who leave their employer sponsored coverage to enroll in Child Health Plus B. (Children under 5 years old and families paying more than 5 percent of their income on a child policy are exempt from the waiting period, as are children in families below 250 percent of poverty.)
 - No administrative verification of income at enrollment—parents are required to provide proof of income at initial enrollment.

^{*} 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.

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