

State Profile of Key Eligibility, Enrollment, Renewal and Cost-Sharing Policies in Medicaid and CHIP

Based on select responses to [CCF/KFF 50-State Survey on Medicaid and CHIP, January 2019](#)

NEW YORK		Medicaid = 51 States; Separate CHIP Program = 36 States; or as noted.
Eligibility (includes the 5 percentage point disregard)	New York	Median
• Children (see survey table 1 for breakout between Medicaid and CHIP)	405% FPL	255% FPL
• Pregnant Women		
○ Medicaid (51 states)	223% FPL	200% FPL
○ CHIP (5 states)	N/A	258% FPL
○ Unborn Child (16 states)	N/A	214% FPL
• 1931 Parent Eligibility (traditional Medicaid for low-income parents)	89% FPL	49% FPL
• Adults	138% FPL	138% FPL
• Family planning program (29 federally-funded states)	223% FPL	206% FPL
Children's Coverage Options	New York	Other States
• Type of CHIP Program (Medicaid expansion only (M-CHIP); Combination M-CHIP and Separate Program; Separate Program Only)	Combination	15 states - M-CHIP 34 states – Combo 2 states – Separate CHIP
• Uninsured waiting period for CHIP-funded children; maximum is 90 days (waiting periods are not allowed in Medicaid or M-CHIP without a waiver)	None	36 states have no waiting period
• Coverage of lawfully-residing immigrant children without 5-year waiting period	Yes	34 of 51 states in Medicaid 23 of 36 states in CHIP
• Coverage for dependents of state employees in separate CHIP program	No	18 of 36 states
• Medicaid for former foster youth to age 26 from other states (mandatory in 2023)	No	11 of 51 states
• EPSDT benefits for children enrolled in separate CHIP program	No	16 of 36 states
• CHIP funds used for state-designed health services initiative	Yes	22 of 51 states
Pregnant Women's Coverage Options	New York	Other States
• Removed 5-year waiting period for lawfully residing pregnant women	Yes	25 of 51 states in Medicaid 3 of 5 states in CHIP
• Adopted unborn child option in CHIP, effectively extending coverage to all pregnant women regardless of immigration status	No	16 of 51 states
• Provides full Medicaid benefits for pregnant women or benefits that meet Minimum Essential Coverage standards		
○ Medicaid	Yes	46 of 51 states
○ CHIP	N/A	5 of 5 states
○ Unborn Child	N/A	11 of 16 states
Systems	New York	Other States
• State-based Marketplace system or state relies on Federal system (healthcare.gov) for Marketplace enrollment and eligibility	State	12 of 51 states
• Federal Marketplace assesses Medicaid eligibility or makes eligibility determination on behalf of state (Assessment vs. Determination)	N/A	
• Integration with Medicaid eligibility system		
○ Separate CHIP program	Yes	35 of 36 states
○ Non-MAGI Medicaid	No	32 of 51 states
○ At least one non-health program (like SNAP)	No	24 of 51 states
• Separate portal for application assisters	Yes	27 of 51 states
Application and Eligibility Determinations	New York	Other States
• Has online application	Yes	51 of 51 states
• Can upload document images at application	Yes	35 of 51 states
• Accepts telephone applications	Yes	47 of 51 states
• Combined online applications		
○ MAGI Medicaid and non-MAGI Medicaid	No	32 of 51 states
○ MAGI Medicaid and non-health programs	No	25 of 51 states
• Able to make real-time eligibility determinations <24 hours	Yes	46 of 51 states
○ Share of applications completed in real time	>75%	9 of 46 reporting states
• State periodically checks databases for updated eligibility information	No	28 of 51 states

Online Accounts	New York	Other States
• Online Medicaid account	Yes	42 of 51 states
• Account features/functions		
○ Check application status	Yes	40 of 42 states
○ Report changes	Yes	40 of 42 states
○ Renew coverage	Yes	38 of 42 states
○ View notices	Yes	36 of 42 states
○ Upload documents	Yes	32 of 42 states
○ Go paperless	Yes	33 of 42 states
Eligibility Verification (from 2016 survey report)	New York	Other States
• Has set a reasonable compatibility standard when the applicant reports income that is Medicaid-eligible but data source shows income above Medicaid	10%	34 of 51 states
• Accepts self-attestation of allowable eligibility criteria (citizenship, immigration status, and income must be verified)		
○ Accepts self-attestation for age/date of birth	Yes	27 of 51 states
○ Accepts self-attestation for state residency	Yes	41 of 51 states
○ Accepts self-attestation for household composition	Yes	44 of 51 states
Enrollment Strategies	New York	Other States
• Presumptive eligibility		
○ Children in Medicaid	Yes	20 of 51 states
○ Children in CHIP	Yes	11 of 36 states
○ Pregnant women in Medicaid	Yes	30 of 51 states
○ Pregnant women in CHIP	N/A	3 of 5 states
○ Parents	No	9 of 51 states
○ Expansion adults	No	6 of 35 states
○ Family Planning	Yes	6 of 29 states
○ Former Foster Youth	No	10 of 51 states
Renewals	New York	Other States
• Conducts 'ex parte'/automated renewals (state accesses data from electronic sources to determine ongoing eligibility at renewal without action by the enrollee)	Yes	46
○ Share of renewals that are automated (<25%; 25-50%; 50-75%; or >75%)	25%-50%	11 of 46 reporting states
• Sends prepopulated renewal form if unable to renew via ex parte	Yes	46 of 51 states
• Allows telephone renewals	Yes	41 of 51 states
• Provides 12-month continuous eligibility for children		
○ Medicaid	Yes	24 of 51 states
○ Separate CHIP	Yes	26 of 36 states
Premiums and Cost-Sharing for Children	New York	Other States
• State charges premiums for children		
○ Medicaid	No	4 of 51 states
○ CHIP	Yes	26 of 36 states
○ Lowest income at which premiums begin	160% FPL	
• Premium amounts and payment policies		
○ Medicaid	N/A	
○ CHIP	\$9-\$180	
○ Premium per child or family based?	Per child	
○ Family maximum premium (aggregate 5% cap for total cost-sharing)	Yes	
○ Frequency of premium (monthly, quarterly, annual)	Monthly	
○ Grace period before loss of coverage for nonpayment in CHIP (Medicaid must offer 60 days; 30 days is minimum in CHIP)	30 days	
○ Lockout period in CHIP after loss of coverage for nonpayment before re-enrollment is allowed (lockouts not allowed in Medicaid)	None	
• State charges cost-sharing for children (see survey table 14 and 17 for details)		
○ Medicaid	No	2 of 51 states
○ CHIP	No	23 of 36 states
○ Lowest income level at which cost-sharing starts	N/A	