

# Estimates of Children's Coverage in 2016 under Different Policy Approaches

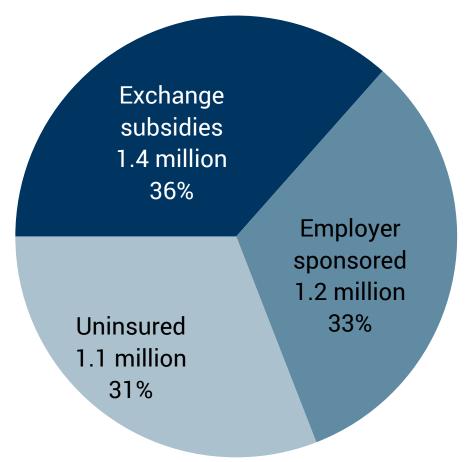
Medicaid and CHIP Payment and Access Commission
Chris Peterson



#### **Overview of Presentation**

- New estimates under hypothetical options, if separate CHIP had ended in 2016:
  - Enhance exchange coverage
    - Fix the family glitch
    - Fix the family glitch and eliminate premiums for children in state's income range for separate CHIP
  - Expand mandatory Medicaid for children
    - 175% of the federal poverty level (FPL), \$42,438 for a family of four in the 48 contiguous states
    - 200% FPL
- Discussion of potential next steps

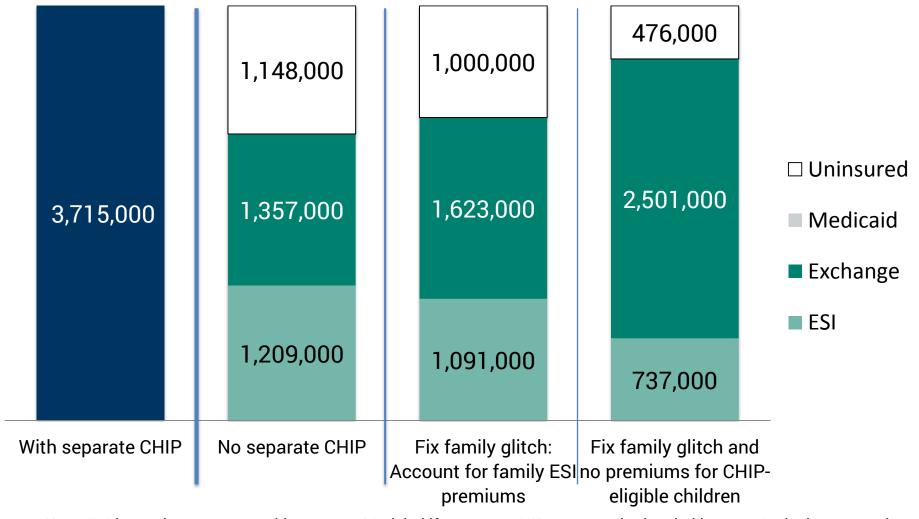
## If Separate CHIP Ended in 2016, 1.1 Million Children Would Have Become Uninsured



Children Losing Separate CHIP = 3.7 million

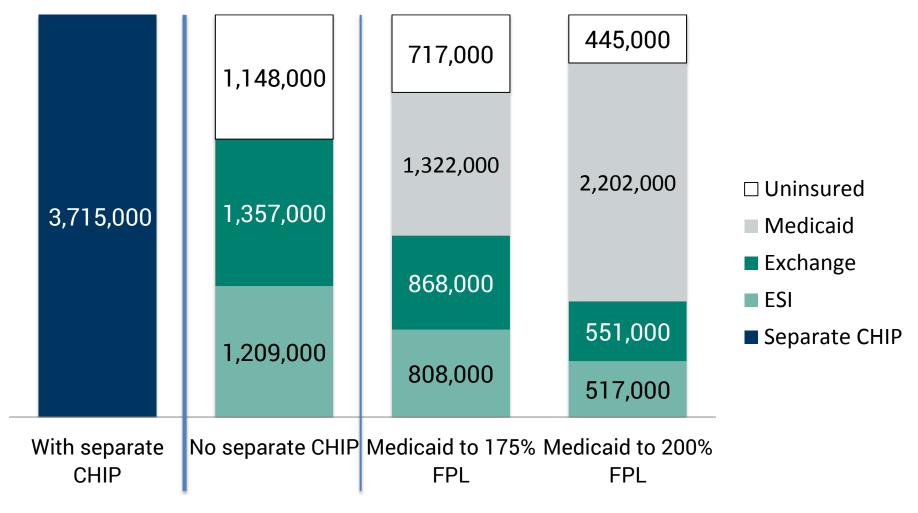
**Source:** MACPAC's March 2015 report: Urban Institute analysis for MACPAC of Health Insurance Policy Simulation Model-American Community Survey (HIPSM-ACS).

### Effect of Fixing the Family Glitch on Children Previously in Separate CHIP, 2016



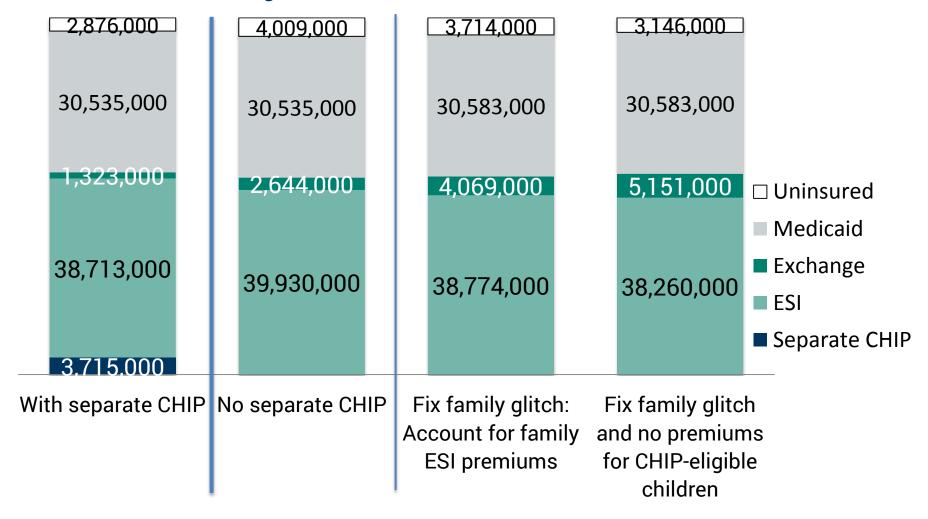
**Note:** ESI is employer-sponsored insurance. Modeled if separate CHIP coverage had ended in 2016. In the last scenario, exchange premiums would only be eliminated for children in the state's income-eligibility range for separate CHIP. **Source:** Urban Institute analysis of HIPSM, June 2015.

### Effect of Expanding Mandatory Medicaid on Children Previously in Separate CHIP



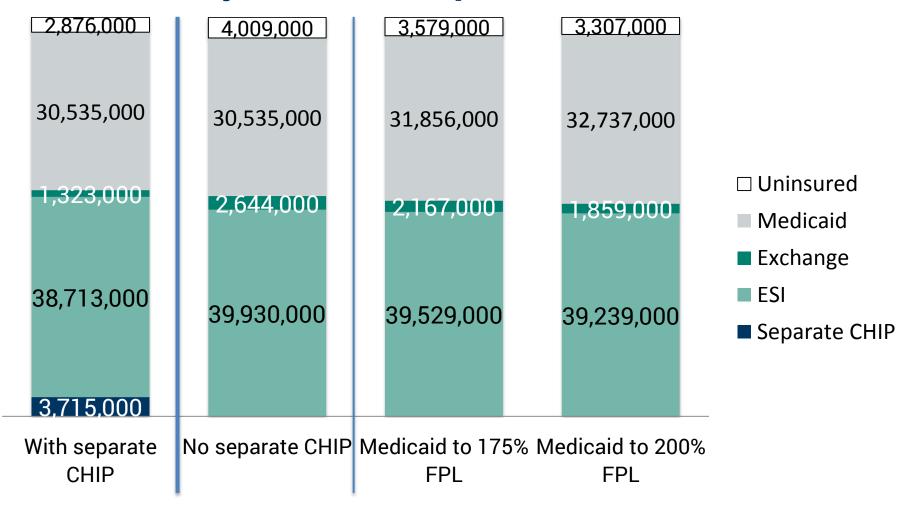
**Note:** ESI is employer-sponsored insurance. Modeled if separate CHIP coverage had ended in 2016. **Source:** Urban Institute analysis of HIPSM, June 2015.

#### Sources of Coverage Among All Children If Affordability Test Altered



**Note:** ESI is employer-sponsored insurance. Modeled if separate CHIP coverage had ended in 2016. In the last scenario, exchange premiums would only be eliminated for children in the state's income-eligibility range for separate CHIP. **Source:** Urban Institute analysis of HIPSM, June 2015.

#### Sources of Coverage Among All Children If Mandatory Medicaid Expanded



**Note**: ESI is employer-sponsored insurance. Modeled if separate CHIP coverage had ended in 2016. **Source**: Urban Institute analysis of HIPSM, June 2015.

#### **Discussion**

- Estimates only assessed impact on coverage, not on affordability to families, covered benefits, government spending, etc.
- Next steps
  - Update projections of children's coverage:
    - 2018, when CHIP funding ends under current law
    - 2020, when maintenance of effort ends
  - Further exploration of policy approaches and their potential implications