



# Premium Assistance for Purchase of Employer Coverage under CHIP



Medicaid and CHIP Payment and Access Commission  
Joanne Jee

# Overview

- Overview of CHIP premium assistance
- Considerations for implementing CHIP premium assistance programs
- Recent changes
- Next steps

# Overview of CHIP premium assistance

- Six states have CHIP premium assistance programs: MA, NJ, OK, UT, VA, and WI
- Enrollment in CHIP and Medicaid premium assistance is low
- Challenges include complexity and administrative burden related to the cost-effectiveness test and wrap-around coverage

# Considerations for premium assistance programs

- Cost-effectiveness test
  - The cost-effectiveness standard is hard to meet
  - Burdensome administration
- Wrap-around coverage
  - Complex to administer
  - Enrollee access barriers
  - Enrollee education is challenging
  - Monitoring

# Recent changes

- ACA: employer mandate, summary of benefits and coverage
- CHIPRA: model disclosure form, fine for not providing information, notice to employees

# Next steps

- MACPAC could consider addressing barriers
  - Cost effectiveness
  - Wrap-around coverage
  - Monitoring
- Any additional information for crafting options



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