



# Florida Medicaid

**1115 Children's Health Insurance Program  
Eligibility Extension Request  
January 31, 2024 & February 1, 2024  
Public Meeting**

# Overview

- This is a request for a new 5-year 1115 research and demonstration project to start approximately on or after April 1, 2024.
- The demonstration seeks to:
  - Increase eligibility for Children's Health Insurance Program (CHIP) subsidized KidCare programs from the current threshold of 200% of the federal poverty level (FPL) (210% post-MAGI) up to 300% of the FPL.
  - Establish new, graduated monthly premiums for CHIP enrollees to allow families with growing income to be able to continue to afford health insurance.



# 1115 Research and Demonstration Projects

- Section 1115 of the Social Security Act gives the Secretary of Health and Human Services authority to approve experimental, pilot, or demonstration projects.
- These demonstration projects give states additional flexibility to design and improve their programs.
- States can demonstrate and evaluate policy approaches such as:
  1. Expanding eligibility to individuals who are not otherwise Florida Medicaid or CHIP eligible.
  2. Providing services not typically covered by Florida Medicaid.
  3. Using innovative service delivery systems that improve care, increase efficiency, and reduce costs.
- Demonstrations must also be “budget neutral” to the federal government, which means that during the course of the project, federal Medicaid expenditures will not be more than expected federal spending without the demonstration project.



# Public Notice and Comment Period

- Prior to submitting an application to the Center for Medicare and Medicaid Services (CMS) for a new demonstration project, the State must provide at least a 30-day public notice and comment period.
- Florida is required to publish a public notice document that includes a comprehensive description of the program for at least 30 days prior to submitting the waiver request.
- The public notice document is available at the following link for review and comment from January 23, 2024, through February 21, 2024, at 3:00 p.m. EST:  
[Request for Approval of 1115 Children's Health Insurance Program Eligibility Extension \(myflorida.com\)](https://myflorida.com/Request-for-Approval-of-1115-Childrens-Health-Insurance-Program-Eligibility-Extension)
- Written comments with the subject "CHIP Eligibility Extension Request" can be emailed to [FLMedicaidWaivers@ahca.myflorida.com](mailto:FLMedicaidWaivers@ahca.myflorida.com) or mailed to:

Agency for Health Care Administration  
2727 Mahan Drive, MS#20  
Tallahassee, FL 23208



# CHIP Eligibility Extension Public Meetings

January 31, 2024/ 11:00 am – 12:00 pm EST  
Medical Care Advisory Committee  
2727 Mahan Drive, Building 3  
Tallahassee, FL 32308

February 1, 2024/ 1:00 pm - 2:00 pm EST  
DMS Orlando North Tower Conference Room  
400 W. Robinson St, Ste. N109  
Orlando, FL 32801



# Current Program

- Currently, children with family income up to 200% of the FPL (210% post-MAGI) can enroll in CHIP with a subsidized premium.
- Families contribute monthly premiums.
- Premiums do not vary by family size.
- State subsidized premiums vary from \$15 to \$20 per month and cover all children in the family.
- Children with family income above 200% of the FPL (210% post-MAGI) can enroll in CHIP but the family must pay the full cost of the insurance for each child.



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# Proposed Demonstration Project Details



# Eligibility

- In the proposed demonstration, children with family incomes exceeding 200% of the FPL (210% Post-MAGI) up to 300% of the FPL would be eligible for CHIP.
- This is a household income range for a family of four of \$62,400 to \$93,600.





# Monthly Premiums

- There are six proposed income-based premium tiers.
- Premiums range from \$17 to \$195 per month and will continue to cover all children in the family.
- Families with growing incomes can continue to afford CHIP health insurance with graduated monthly premiums.



# Premium Tiers

	Tier 1	Tier 2	Tier 3	Tier 4	Tier 5	Tier 6
<b>FPL Range</b>	133 – 175%	175 – 200%	200 – 225%	225 – 250%	250 – 275%	275 – 300%
<b>Current Premium</b>	\$15	\$20	Full Pay	Full Pay	Full Pay	Full Pay
<b>Proposed FPL*</b>	140 – 175%	175 – 210%	210 – 225%	225 – 250%	250 – 275%	275 – 300%
<b>Proposed Premium</b>	\$17	\$30	\$60	\$95	\$145	\$195

\*Tiers 1 and 2 are formally adjust to align with operational changes due to MAGI



# Benefits and Delivery System

- Benefits will be the same as in the current Florida CHIP programs:
  - A full array of health services including doctor visits, surgeries, check-ups, immunizations, dental and vision care, prescriptions, hospital stays, behavioral health, and emergency care.
- Children in CHIP will continue to receive care through a managed care delivery system.



# Projected Enrollment

- Projected enrollment for each demonstration year (DY) is:
  - DY 1: 14,649
  - DY 2: 28,926
  - DY 3: 38,360
  - DY 4: 41,272
  - DY 5: 41,874



# Goals and Objectives

- The proposed demonstration is expected to enable Florida to continue to make strides in increasing access to health insurance coverage for lower-income children while supporting increased economic self-sufficiency and pathways to prosperity.
- The goals and objectives are to:
  - Increase enrollment in and access to CHIP-subsidized coverage
  - Improve or maintain the rate of uninsured children under age 19 in the State



# Public Comment Period

Submit your comments by mail to:  
Agency for Health Care Administration  
2727 Mahan Drive, MS #20  
Tallahassee, FL 32308

Submit your comments by email to:  
[FLMedicaidWaivers@ahca.myflorida.com](mailto:FLMedicaidWaivers@ahca.myflorida.com)

Comments on the extension request must be submitted to the Agency by  
February 21, 2024, at 3:00 pm EST.



# Children's Health Insurance Program Eligibility Extension Waiver Request

Thank you for attending today's  
meeting.

We appreciate your comments and  
feedback.

