



Support HB326: CHIP Open Enrollment (Speaker Curtis)

Keep CHIP Open to Kids in Need

Summary

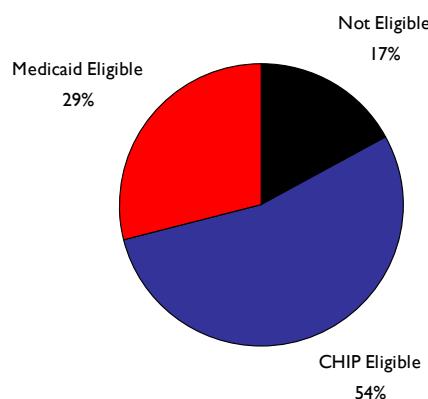
HB326 changes Utah's Children's Health Insurance Program from "capped enrollment," which limits the number of children on the program, to an "open enrollment" program. This will ensure that Utah's CHIP program will never turn away an eligible child in need of health coverage again.

Background

In 2001 Utah capped enrollment in the CHIP program. Since then, Utah has regularly turned away eligible children in need of health coverage. Between 2002 and 2007, the CHIP program was closed 75% of the time. In 2007, the legislature recognized the important role CHIP plays in ensuring low income Utah children have health insurance and appropriated enough funding to keep the program open for the entire year. HB326 will continue the precedent set in 2007, and make sure that CHIP never has to turn down an eligible child again.

How Many Children Are Eligible for CHIP

CHIP currently covers 31,689 kids (Nov. 2007). However, it is estimated that the CHIP program has capacity to serve 45,000 children in FY 2010. A recent Department of Health survey of Utah's 89,500 uninsured children showed the vast majority would qualify for Medicaid or CHIP—were they to apply.



FREQUENTLY ASKED QUESTIONS

Who is Eligible for CHIP?

To qualify for CHIP, a child must meet the income guidelines and be:

- Under age 19
- Not currently covered by health insurance
- US citizens or legal residents

2007 Income Guidelines

Family Size	Maximum Gross Income Per Month	Maximum Gross Income Per Year
2	\$2,282	\$27,380
3	\$2,862	\$34,340
4	\$3,442	\$41,300
5	\$4,022	\$48,260
6	\$4,602	\$55,220
7	\$5,182	\$62,180

What is the Fiscal Note for CHIP

For FY 2009, no additional funding is needed to keep CHIP open. However, to keep CHIP open in future years, \$2.8 million in one-time funds should be replaced with ongoing funds.

For FY 2010 an additional \$2.8 million in ongoing funding is needed to cover projected growth in enrollment.