

All Kids Health Insurance Program Act (H-5519 and S-0753)

Summary of Key Provisions

This legislation would make more Rhode Island children eligible for affordable health insurance coverage through Rlte Care in three important ways:

1. Rlte Care Eligibility for Children in Families with income between 250% - 300% FPL

- ◆ Extends Rlte Care eligibility to children from 250% FPL (\$3,814 monthly / \$45,775 annually) to 300% FPL (\$4,578 monthly / \$54,930 annually). Families would pay a monthly premium to enroll their child(ren), estimated to be \$135 per month per family.
- ◆ Approximately 1,900 uninsured children are in this income bracket. Based on Rlte Care take-up rates for children between 200% FPL and 250% FPL, it is estimated that 58% of these children (1,100) would enroll.
- ◆ Thanks to the reauthorization of the federal Children's Health Insurance Program (CHIP) and President Obama's action to reduce federal barriers, Rhode Island can now draw down a 66.81% federal match for this group of children that was not available previously.
- ◆ This legislation does not include a provision to increase parent eligibility.
- ◆ Estimated Cost: **\$0.8M general revenues** and \$1.6M federal CHIP funds, total of \$2.4M.

2. Rlte Care Coverage for Lawfully Residing Immigrant Children

- ◆ Restores Rlte Care coverage for lawfully residing immigrant children under age 19.
- ◆ This legislation would allow an estimated 1,600 immigrant children who are lawfully residing in Rhode Island to enroll in Rlte Care.
- ◆ Thanks to the reauthorization of the federal Children's Health Insurance Program (CHIP) and President Obama's action to reduce federal barriers, Rhode Island can now draw down a 66.81% federal match for this group of children that was not available previously. All lawfully residing immigrant children will be eligible for the higher CHIP match, regardless of their income level.
- ◆ This legislation does not include a provision to restore coverage for undocumented immigrant children.
- ◆ Estimated Cost: **\$0.8M general revenues** and \$1.1M federal CHIP funds, total of \$1.9M.

3. Buy-In Program

- ◆ Implements a Rlte Care buy-in program for children living in families with incomes over 300% FPL. Families who take the buy-in option would pay the full cost of the premium and the state would incur no costs. The monthly premium would include administrative costs and medical costs. DHS and the Rlte Care health plans would determine the premium rate.
- ◆ There are 4,900 children in Rhode Island living in families with incomes above 300% FPL who do not have health insurance. Based on take-up rates from other states with buy-in programs, it is estimated that 10% (490) would enroll.
- ◆ Estimated Cost: **\$0** (Coverage would be paid for entirely by the families of the children enrolled.)