MICHIGAN'S TITLE XXI PLAN SUMMARY FACT SHEET

Name of Plan: MIChild

Date of Plan Submitted:December 29, 1997Date Plan Approved:April 7, 1998State Plan Effective Date:May 1, 1998

Date Amendment #1 Submitted:April 16, 1998Date Amendment #1 Approved:June 29, 1998Date Amendment #1 Effective:May 1, 1998

Date Amendment #2 Submitted:December 21, 1998Date Amendment #2 Approved:March 31, 1999Date Amendment #2 Effective:January 1, 1999

Date Amendment #3 Submitted:May 28, 1999Date Amendment #3 Approved:August 27, 1999Date Amendment #3 Effective:June 28, 1999

Date Amendment #4 Submitted:May 30, 2000Date Amendment #4 Approved:November 7, 2000Date Amendment #4 Effective:July 1, 2000

Date Amendment #5 Submitted:

Date Amendment #5 Approved:

November 14, 2001

Date Amendment #5 Effective: July 1, 2001

Date Amendment #6 Submitted:December 20, 2003Date Amendment #6 Approved:February 21, 2003Date Amendment #6 Effective:July 1, 2002

Date Amendment #7 Submitted:January 9, 2003Date Amendment #7 Approved:April 17, 2003Date Amendment #7 Effective:December 1, 2002

Date Amendment #8 Submitted: June 1, 2005

Date Amendment #8 Approved:December 6, 2005Date Amendment #8 Effective:November 1, 2005

Date Amendment #9 Submitted: Date Amendment #9 Withdrawn:January 16, 2007

July 23, 2007

Date Amendment #10 Submitted: March 8, 2007 **Date Amendment #10 Approved:** July 19, 2007 **Date Amendment #10 Effective:** April 1, 2007

Date Amendment #11 Submitted:March 30, 2010Date Amendment #11 Approved:June 10, 2010Date Amendment #11 Effective:January 1, 2010

Date Amendment #12 Submitted:August 26, 2010Date Amendment #12 Approved:October 29, 2010Date Amendment #12 Effective:October 1, 2010

Background

- On December 29, 1997, Michigan submitted a title XXI State plan in order to implement a new State Child Health Insurance Program called "MIChild." The program was implemented on May 1, 1998, and provided coverage to children under age 19 in families with incomes up to 200 percent of the Federal poverty level (FPL).
- Prior to May 1, 1998, Michigan's Medicaid program provided coverage to pregnant women and infants up to age 1 in families with incomes at or below 185 percent of the FPL and all children ages 1 to 15 up to 150 percent of the FPL.

Title XXI Amendments

- Michigan submitted its first amendment on April 16, 1998. This amendment expanded Medicaid eligibility to children 16 through 18 years of age in families with incomes through 150 percent of FPL; reduced premiums and eliminated copayments; required final eligibility determinations to be made by State staff, and established a 12-month lock-in to health plans.
- Michigan submitted its second amendment on December 21, 1998. This amendment removed sterilization and infertility treatments as covered services and revised the open enrollment policy.
- Michigan submitted its third amendment on May 28, 1999. This amendment established that abortions are covered under the program only when determined medically necessary to save the life of the mother.
- Michigan submitted its fourth amendment on May 30, 2000. This amendment allowed self-declaration of income and modified the reenrollment process.
- Michigan submitted its fifth amendment on August 13, 2001. This amendment clarified technical language, eliminated open enrollment periods, allowed families to explain changes in income or family size before disenrolling for failure to pay, initiated the exemption to premiums for American Indians/Alaska Natives and initiated collection of ethnicity and primary language data.

- Michigan submitted its sixth amendment on December 20, 2002. This amendment updated and amended its SCHIP state plan to indicate the State's compliance with the final SCHIP regulations.
- Michigan submitted its seventh amendment on January 9, 2003. This amendment added coverage for unborn children with family incomes up to and including 185 percent of the FPL and not eligible for Medicaid. Coverage will include prenatal care and associated health services for children from conception through birth.
- Michigan submitted its eighth amendment on June 1, 2005. This amendment eliminated the 6-month disqualification period for failure to pay premiums and updated the scope of benefits for physician services.
- Michigan submitted its ninth amendment on January 16, 2007. This amendment proposed to limit the use of title XXI funds to the separate child health program, discontinuing the use of those funds for an SCHIP combination program.
- Michigan submitted its tenth amendment on March 8, 2007. This amendment increased the monthly premium from \$5 to \$10 per family.
- Michigan submitted its eleventh amendment on March 30, 2010. This amendment updated dental services to come into compliance with CHIPRA.
- Michigan submitted its twelfth amendment on August 26, 2010. This amendment expands the annual open enrollment period from 30 days to 90 days and provides enrollees 60 days notice of the open enrollment period.

Children Covered Under the Program

• The State reported that 72,035 children were ever enrolled in SCHIP during Federal fiscal year 2009.

Administration and Phases

- Michigan has a single administrative contractor that is responsible for most MIChild administrative duties. Final eligibility determination is made by State staff.
- The Administrative Contractor is responsible for interacting with the medical benefits providers and the State Department of Community Health.

Health Care Delivery System

• Michigan has multiple managed care providers offering MIChild medical benefits. Licensed insurers that offer a preferred provider product and health maintenance organizations may choose to contract with the State at any time, provided that all the State standards are met.

Benefit Package

The benefit package for MIChild is the same as the State employee benefit package. The
benefit package is a comprehensive benefit package that includes a variety of hospital and
physician services.

Cost Sharing

- Michigan does not impose any copayments.
- Michigan charges premiums for children in families with incomes between 151 and 200
 percent of the FPL. The premium is \$5 per month regardless of the number of children in the
 family. Families with members who are American Indians and Alaska Natives are exempt
 from the premium payment.

State Action to Avoid Crowd Out

• The MIChild application form includes a request for information regarding other insurance coverage for each child. The contractor does not enroll any child who has creditable group health coverage or any child who has dropped coverage in the previous 6 months, unless the reason for dropping the coverage is approved by the State. Families that have employer-sponsored coverage available to them, but who are not availing themselves of this coverage, are not enrolled in MIChild.

Coordination between SCHIP and Medicaid

- Michigan uses a single application, and children who are found eligible for Medicaid are enrolled in Medicaid. A child who is eligible for Medicaid is ineligible for MIChild.
- State eligibility workers are available at the time of the Administrative Contractor's review to determine if the child is Medicaid or MIChild eligible.

Outreach Activities

• The State's marketing and outreach effort is comprised of three components: general marketing through the use of demographically targeted media campaigns and existing information dissemination channels (demographic targeting maximizes the return for advertising dollars by matching the timing and placement of advertisements to the habits of the target population) and the solicitation of cooperation and outreach from programs/agencies/systems/associations likely to have contact with target families.

Financial Information

FFY '10 Enhanced Federal Matching Rate -74.23%

Date Last Updated: November 9, 2010