## LOUISIANA TITLE XXI PROGRAM FACT SHEET

Name of Plan: LaCHIP

Date Plan Submitted:July 31, 1998Date Plan Approved:October 20, 1998Effective Date:November 1, 1998

Date First Amendment Submitted:June 30, 1999Date First Amendment Approved:August 27, 1999Effective Date of First Amendment:October 1, 1999

**Date Second Amendment Submitted:** December 18, 2000

**Date Second Amendment Approved:** June 6, 2001 **Effective Date of Second Amendment:** January 1, 2001

**Date Third Amendment Submitted:** November 27, 2002 **Date Third Amendment Approved:** February 24, 2003

Date Fourth Amendment Submitted:
Date Fourth Amendment Approved:

Effective Date of Fourth Amendment:

April 4, 2007

April 1, 2007

Date Fifth Amendment Submitted:September 5, 2007Date Fifth Amendment Approved:February 27, 2008Effective Date of Fifth Amendment:January 1, 2008

**Date Sixth Amendment Submitted: Date Sixth Amendment Approved: Effective Date of Sixth Amendment:**June 12, 2009

August 21, 2009

June 12, 2009

### **Background**

• On July 31, 1998, Louisiana submitted a proposal to implement a State Children's Health Insurance Program (SCHIP), which expanded Medicaid coverage to uninsured children at least 6 years of age but under 19 years of age in families with incomes at or below 133 percent of the Federal poverty level (FPL).

#### **Amendments**

- Louisiana submitted its first State plan amendment (SPA) on June 30, 1999, to expand Medicaid coverage to children between birth and up to 19 years of age in families with incomes above 133 percent and at or below 150 percent of the FPL.
- Louisiana submitted its second State plan amendment on December 18, 2000, to further expand Medicaid eligibility to children from birth up to 19 years of age in families with incomes up to 200 percent FPL.
- Louisiana submitted its third State plan amendment on November 22, 2002, to update and amend the SCHIP State plan to indicate the State's compliance with the final SCHIP regulations.
- Louisiana submitted its fourth State plan amendment on January 25, 2007, to create a separate child health program to extend health care coverage to unborn children, who are ineligible for Medicaid, with family income up to and including 200 percent of the FPL.
- Louisiana submitted its fifth State plan amendment on September 5, 2007 to cover uninsured children in families with gross income from 200 percent up to and including 250 percent of the FPL in the State's separate SCHIP program.
- Louisiana submitted its sixth State plan amendment on June 12, 2009, to accept and utilize a \$1 million 4-year grant from the Robert Wood Johnson Foundation, as a source of State share.

#### **Children Covered Under the Program**

• The State reported that a total of 147,863 children were ever enrolled in the Louisiana Children's Health Insurance Program (LaCHIP) in Federal fiscal year (FFY) 2008.

#### Administration

• The program is administered by the State Department of Health and Hospitals.

#### **Health Care Delivery System**

- The State uses its current Medicaid delivery system (Fee for Service and Primary Care Case Management) to provide services to the expansion population and unborn children under the separate child health program.
- For LaCHIP coverage in the separate child health program for children in families with gross income from 200 percent up to and including 250 percent of the FPL, Louisiana provides health insurance benefits through a plan managed by the Louisiana Department of Health &

Hospitals (DHH) with health benefits provided on a fee-for-service basis through the Division of Administration's Office of Group Benefits Preferred Provider Organization, from here on referred to as the State Employees Health Plan. Benefits and claims processing are administered by the State Employees Health Plan, and eligibility is determined by DHH staff.

## **Benefit Package**

- The State offers its standard Medicaid package to persons eligible for LaCHIP Medicaid expansion. Unborn eligibles receive the pregnancy and pregnancy-related benefits offered under the SCHIP State plan.
- The State offers Secretary approved coverage to those children from 200 percent of the FPL to 250 percent of the FPL in the Separate SCHIP program. The State Employees Health Plan uses pre-certification and limits on the number of days per plan year for many services.

# **Cost Sharing**

- There is no cost sharing for the Medicaid expansion or unborn populations.
- For children from 200 percent of the FPL to 250 percent of the FPL in the Separate SCHIP program, the following cost sharing is applicable:
  - o Premiums: \$50 per month per family
  - Deductibles: A \$150 deductible for hospital emergency rooms (waived if admitted as inpatient) and a separate \$200 deductible in place for mental health/substance abuse services
  - O Coinsurance or copayments: Enrollees pay 10 percent of the contracted rate for most services, a 20 percent of the negotiated rate for hospice care and mental health/substance abuse services, and 30 percent of the negotiated rate for home health. For prescription drugs, enrollee pays 50 percent or a maximum of \$50 per 30 day supply. After \$1,200 per person per plan year, the co-payment is reduced to \$15 for brand name drugs and \$0 for generic drugs. Ambulance copayments are \$50 for ground transport and \$250 for licensed air ambulance services.

#### **Outreach Activities**

- The State launched an outreach program with the following key messages: 1) applying for LaCHIP is easy; 2) preventive health care is important; 3) health insurance is available to thousands of currently enrolled children under age 19 in Louisiana; 4) children in working families and two-parent households can be eligible for LaCHIP; and, 5) help with the enrollment process is readily available.
- The State utilizes a number of mechanisms to identify and enroll eligible children in the health care system. The measures include:
  - --Employing posters, brochures, presentations, public service announcements, and television ads to target audiences of potentially eligible families and children.

- --Coordinating with the Office of Public Health, Maternal and Child Health, to conduct outreach in WIC Clinics, School Based Health Clinics and Children's Special Health Services Clinics.
- The State continues to market the program to increase awareness of LaChip among specific audiences including adolescents, and their parents; low-income working parents; immigrants and limited English proficient individuals; grandparents and other kin care givers; current and former Families Independence-Temporary Assistance Program (FITAP) recipients; homeless or at risk of homelessness; children with special needs; Native Americans; migrant children; lower Mississippi delta region and other rural residents.

#### **Financial Information**

Total FFY '09 CHIP Allotment – \$207,402,800 FFY '09 Enhanced Federal Matching Rate – 79.92 percent

Date Last Updated: CMS, CMSO, FCHPG, DSCHI, July 10, 2009