

**MARYLAND TITLE XXI STATE PLAN  
FACT SHEET**

<b>Name of Plan:</b>	<b>Maryland Children's Health Insurance Program</b>
<b>Date Plan Submitted:</b>	April 30, 1998
<b>Date Plan Approved:</b>	July 29, 1998
<b>State Plan Effective Date:</b>	July 1, 1998
<b>Date Phase I Plan Submitted:</b>	June 30, 2000
<b>Date Phase I Plan Approved:</b>	October 26, 2000
<b>Phase I Plan Effective Date:</b>	July 1, 1998
<b>Date Phase II Submitted:</b>	July 27, 2000
<b>Date Phase II Approved:</b>	November 7, 2000
<b>Phase II Plan Effective Date:</b>	July 1, 2001
<b>Date Amendment #3 Submitted:</b>	June 14, 2002
<b>Date Amendment #3 Approved:</b>	September 12, 2002
<b>Date Amendment #3 Effective:</b>	July 1, 2002
<b>Date Amendment #4 Submitted:</b>	June 27, 2002
<b>Date Amendment #4 Approved:</b>	September 19, 2002
<b>Date Amendment #5 Submitted:</b>	July 30, 2003
<b>Date Amendment #5 Approved:</b>	October 28, 2003
<b>Date Amendment #5 Effective:</b>	September 1, 2003

**Background**

- On April 30, 1998, Maryland submitted a title XXI plan, under Phase I, to expand Medicaid eligibility to children born after October 1, 1983, from 185 percent to 200 percent of the Federal poverty level (FPL). It also expanded eligibility to children born before October 1, 1983, up to age 19, from 100 percent to 200 percent of the FPL. Eligible children receive the full Medicaid benefit package and all Medicaid program policies will apply.

**Amendments**

- On June 30, 2000, Maryland submitted an amendment under Phase I, to expand coverage to targeted low-income children ages 1 through 5 in families with income above 133 percent of FPL and at or below 185 percent of FPL. It also expanded eligibility to children ages 6 and above who were born after September 30, 1983, in families with income over

100 percent of FPL and at or below 185 percent FPL. Prior to July 1, 1998, these children were eligible for a section 1115 demonstration project that did not provide inpatient hospital coverage.

- On July 27, 2000, Maryland submitted an amendment to implement Phase II of the Maryland Children's Health Program. Under Phase II, Maryland will provide SCHIP coverage to children with family income above 200 percent but at or below 300 percent of the Federal poverty level (FPL) through a separate child health program. For Phase II enrollees, it also introduces cost sharing and establishes a premium assistance program to provide coverage through employer sponsored health benefit plans that meet title XXI requirements.
- On June 14, 2002, Maryland submitted an amendment to change the required minimum employer contribution for family health coverage from 50 percent to 30 percent in its premium assistance program.
- On June 27, 2002, Maryland submitted an amendment to update and amend the SCHIP State plan to indicate the State's compliance with the final SCHIP regulations.
- On July 30, 2003, Maryland submitted its fifth amendments to convert children whose family income is above 185 percent but at or below 200 percent of the FPL from the SCHIP Medicaid expansion program to the separate child health program.

### **Children Covered Under Program**

- In FFY 2002, the State reported that 125,180 children were ever enrolled in the Maryland Children's Health Program.

### **Administration**

- The Department of Health and Mental Hygiene administers the program.

### **Health Care Delivery System**

- Services are provided through the current delivery system for the Medicaid program, HealthChoice, a Section 1115 demonstration project. This population is required to choose a Managed Care Organization (MCO) for delivery of health care services.
- Effective July 1, 2003, families enrolled in the premium assistance program will only be eligible for that program through the end of the benefit plan year.

### **Benefit Package**

- Secretary-approved coverage that is the same as the coverage provided under its Medicaid benefit package.

## **Cost Sharing**

- Premiums will be charged to families of children enrolled in the separate child health program as follows:
  - For families whose income is above 185 percent of the FPL, but at or below 200 percent of the FPL, the premiums will be 2 percent of the FPL for a family of two at 185 percent of the FPL;
  - For families whose income is above 200 percent of FPL, but at or below 250 percent of FPL, the premiums will be 2 percent of the FPL for a family of two at 200 percent of the FPL;
  - For families whose income is above 250 percent of FPL, but at or below 300 percent of FPL, premiums will be 2 percent of the FPL for a family of two at 250 percent of the FPL.
- Effective July 1, 2003, families enrolled in the premium assistance program for the remainder of the plan benefit year will be responsible for any copayments, coinsurance or deductibles imposed by the employer plan, with the exception of well-baby, well-child, and preventive care services. The 5 percent cumulative cost-sharing cap applies to this group.

## **Coordination between SCHIP and Medicaid**

- Maryland uses the same system to determine eligibility for its Medicaid expansion program and its separate child health program.
- Maryland uses a Client Automated Resource Eligibility System (CARES) that uses financial and other data from the joint application process for Medicaid and the Maryland Children's Health Program (MCHP) to determine eligibility. CARES interfaces with the State's Medicaid Management Information System (MMIS) and triggers the HealthChoice enrollment process by the enrollment broker.

## **State Action to Avoid Crowd-Out**

- In the SCHIP Medicaid expansion program (under section 1115 demonstration authority) and the separate child health program, any individual who is covered by employer-based health insurance, or who has voluntarily terminated employer-based health insurance, will have to wait 6 months prior to enrolling in the program.

## **Outreach Activities**

- The State utilizes many strategies to identify and enroll eligible children, which include:
  - A grassroots information dissemination campaign involving collaboration with State agencies, advocacy and community-based groups and provider organizations.
  - A redesign of the application and eligibility determination process.

**Financial Information**

Total FFY 2004 SCHIP allotment -- \$33,927,307

Enhanced Federal matching rate -- 65%

*Date last updated: October 28, 2003*