



**Covering Kids & Families of Indiana, Inc.
SCHIP Expansion up to 250% Income Guidelines/Premiums**

The state of Indiana implemented an SCHIP expansion up to 250% FPL effective October 1, 2008. The measure was approved by the U.S. Department of Health and Human Services through a State Plan Amendment. The state estimates an additional 425 children per month will become enrolled as a result of the expansion.

Unless otherwise noted, sources include 'Application for the State of Indiana Children's Health Insurance Program Amendment #6'¹ and the State of Indiana Family and Social Services Administration website, <http://www.in.gov/fssa/dfr/2948.htm>².

The SCHIP (package C of the Hoosier Healthwise Program) income guidelines² are based on family size and gross monthly household income.

Family Size	151%-175% FPL	176%-200% FPL	201%-225% FPL	226%-250% FPL
1	\$1301-\$1429	\$1430-\$1734	\$1735-\$1838	\$1839-\$2167
2	\$1751-\$1925	\$1926-\$2334	\$2335-\$2475	\$2476-\$2917
3	\$2201-\$2421	\$2422-\$2934	\$2934-\$3112	\$3113-\$3667
4	\$2651-\$2917	\$2918-\$3534	\$3535-\$3751	\$3752-\$4417
5	\$3101-\$3413	\$3414-\$4134	\$4135-\$4388	\$4389-\$5167
Each Additional Member Add	\$750	\$750	\$750	\$750

Chart 2¹ outlines the premium structure for each income tier.

Income (as a percent of FPL)	One Child	Two or More Children
Over 150 to 175 percent(monthly premium)	\$22.00	\$33.00
Over 175 to 200 percent(monthly premium)	\$33.00	\$50.00
Over 200 to 225 percent(monthly premium)	\$42.00	\$53.00
Over 225 to 250 percent(monthly premium)	\$53.00	\$70.00

According to the State Plan Amendment, '**For income amounts above 200 % FPL up to 250% FPL, no standard Medicaid income deductions will be applied. Families with incomes in this range will be subject to higher premiums.**

According to the FSSA website standard Medicaid income deductions include:

1. If you are working, \$90 is deducted from your gross monthly earnings (before taxes), and if you pay for child care, up to \$200 per child is deducted. If you work part-time or have children age 2 or older, the maximum amount deducted for childcare is slightly less.
2. If children are receiving child support, \$50 is subtracted.
3. If you are self-employed, 40% of your gross earnings or the actual cost of expenses related to income production is deducted.