Maine’s Case for Expanding CHIP:
Healthy and thriving communities begin with our children and families

The Children’s Health Insurance Program (CHIP) is a critical program with a long history of bipartisan support and a track record of success that provides quality, affordable health care coverage to children from low-income households, who don’t meet the eligibility requirements for Medicaid.\(^1\)\(^2\) CHIP ensures these Maine kids can access the health care they need to stay on track to become healthy, successful adults.

By expanding CHIP eligibility, we can ensure many more children can get the healthcare they need to grow and thrive.

THE NEED

While there have been significant improvements in the rates of uninsured children across the nation and Maine in the last decade, thanks to increases in CHIP funding and ACA implementation, many children remain uninsured, without access to the care they need for healthy growth and development. Additionally, low-income families have struggled to afford the increasing cost of health insurance premiums, co-payments, and medical bills.

THE IMPORTANCE OF FEDERAL FUNDING

While CHIP is a state-administrated program, Maine relies heavily on federal funding to run the program. In fiscal year 2018, Maine spent 35.9 million dollars on CHIP, with 35.2 million dollars of that paid through federal expenditures.\(^3\) Without CHIP, thousands of children in Maine would not have health care. And we can do more. Current eligibility is 213% FPL in Maine, well below the national median of 255% FPL. Our entire state benefits when more Maine children have access to quality, affordable health care coverage, because healthy children and families lead to strong and vibrant communities.

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1. https://ccf.georgetown.edu/2017/02/06/about-chip/
Maine’s Case for Expanding CHIP: Medicaid & CHIP keep Maine children healthy and ready to learn

**MEDICAID & CHIP COVERAGE**

In Maine, **about 45 percent of children – about 120,000** – rely on MaineCare, Maine’s Medicaid and CHIP program, for health care coverage. This means that Medicaid and CHIP work together to make sure that half of our kids can get the health care they need to grow and develop. While Medicaid covers children with disabilities, high health care needs or who live in poverty, CHIP is different. CHIP is designed to fill the gaps by covering children who are not eligible for Medicaid. For example, some essential industries to the Maine economy (e.g. lobstering, construction) don’t provide health coverage. CHIP ensures that families without employer-sponsored health care and those who live just above the Medicaid guidelines can still gain health care coverage for their kids.

**REDUCING INFANT MORTALITY RATES IN MAINE**

In Maine, **CHIP also provides critical prenatal care to expectant mothers from low-income households.** This ensures expectant mothers can get the health care they need to have a healthy delivery and make sure their children have a strong start to life. When expectant mothers get the health care they need, they are better able to parent, and their children have a stronger foundation for good health. This means Maine children are more likely to be on track to grow and develop, and reach their full potential.

We should expand eligibility for CHIP so more Maine children can get the health care they need to be healthy, strong and ready to learn.

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4 Maine Department of Health and Human Services, Office of MaineCare Services.