

CHIP IN TENNESSEE

CHIP is a state-federal health insurance program for children and pregnant women. Tennessee administers a combination CHIP that includes CoverKids, a separate CHIP, and TennCare Standard, a Medicaid expansion program. 76.3% of the cost is funded by the federal government and 23.7% is covered by Tennessee.¹

Congress authorized CHIP funding through Fiscal Year 2027. Tennessee’s federal CHIP allotment is 247.9 million as of 2020.²

Eligibility

Tennessee covers children in its regular Medicaid program, called TennCare, with incomes up to 195% of the federal poverty level (FPL) for infants, 142% for children ages 1 – 5, and 133% FPL for children 6 – 18.

Children who lose eligibility in TennCare qualify for coverage under a Medicaid expansion program, called TennCare Standard, if they are uninsured, have no access to insurance, and have family incomes below 211% FPL. For children over 211% FPL, they may be able to get TennCare Standard if they have certain medical conditions.

Tennessee also operates a separate CHIP, called CoverKids, which covers uninsured children of all ages who do not qualify for TennCare or TennCare Standard and have incomes below 250% FPL.³

Because of the overlap with Marketplace coverage and employer-sponsored coverage on the higher end of income eligibility, the vast majority of CoverKids recipients are under 200% FPL.

Enrollment 2019⁴

Program	TennCare Standard	CoverKids	Unborn children	Total
	11,807	59,562	6,195	77,564

Benefits

States are able to design their own programs, determine which benefits are covered and set the level of cost sharing for recipients, which cannot be more than 5% of their income.⁵

CoverKids offers comprehensive coverage that must meet the approval of the Secretary of Health and Human Services. Tennessee’s CoverKids program has the same standards as insurance offered to state employees. TennCare Standard’s comprehensive coverage follows the same federal standards as TennCare Medicaid.

¹ <https://www.kff.org/other/state-indicator/enhanced-federal-matching-rate-chip/>

² <https://www.macpac.gov/wp-content/uploads/2018/05/EXHIBIT-34.-Federal-CHIP-Allotments-FYs-2018%E2%80%932020-millions.pdf>

³ <https://www.nashp.org/tennessee-chip-fact-sheet/>

⁴ <https://www.macpac.gov/publication/child-enrollment-in-chip-and-medicaid-by-state/>; <https://www.tn.gov/coverkids/enrollment-data-.html>

⁵ <https://publications.tnsosfiles.com/rules/1200/1200-13/1200-13-21.20180226.pdf>

CHIP is essential for children and pregnant women in Tennessee.

What can you do to advocate for CHIP?

1. Let your senators and representative know that you want them to support a waiver of the five-year waiting period for lawfully residing children and provide presumptive CHIP coverage. Call 202-224-3121. For Senators, press 1. For Representatives, press 2. Then, enter your zip code.
2. Write a handwritten letter or send an email to your senators and representative to let them know why CHIP is important.
3. Submit a letter to the editor to your local paper about how CHIP helps our infants and children. Please email awalton@tnjustice.org if you'd like help with this.
4. "Like" us on Facebook at [Tennessee Justice Center](#) and [Insure Our Kids](#).
5. Sign up to receive email updates: <http://bit.ly/2iJAUIk>.

