

## **Template CS7 – Targeted Low-Income Child**

**Statute:** 2102(b) of the SSA

**Regulation:** 42 CFR 457.310, 315 and 320

### **INTRODUCTION**

This template applies only to States with separate child health assistance programs.

This template displays only for and must be completed by States which checked that they elected the option to provide coverage to Targeted Low-Income Children in the Separate CHIP Options template CS4.

In this template, States provide information with regards to eligibility criteria specific to the targeted low-income child (TLIC) covered group. States are asked to provide income standards used for this covered group and information regarding their program for children with disabilities, if they have one.

### **BACKGROUND**

Uninsured, low-income children in families with incomes too high to qualify for Medicaid, but too low to be able to afford private coverage are the original group of individuals for whom CHIP was initially created.

Section 2110(b) of the SSA and 42 CFR 457.310 provide the definition of TLIC, including income standards, age, health insurance status and other non-financial standards. Although this definition has been modified and expanded over the years, the core group of eligibles continues to be the original group of uninsured low-income children.

Many States adjust the qualifying income levels based on the age of the child, family income and/or geographic area, such as counties.

### **TECHNICAL GUIDANCE**

This template is broken down into the following sections:

- Eligibility Determination Assurance
- Age Standard
- Income Standards
- Special Program for Children with Disabilities

#### Eligibility Determination Assurance

Template CS7 begins with the CHIP Agency being asked to provide assurance that it operates this eligibility group in accordance with the provisions that follow.

The State provides this affirmative assurance by checking the box next to the assurance statement. If the State does not check this box, the system will not accept this template for review and approval.

### Age Standard

This section consists of a statement that the child’s age must be under 19. Since this age standard is required of all States, it is pre-checked and does not require any action by the CHIP Agency.

### Income Standards

States are asked to provide the income standards used by the State to determine eligibility for targeted low-income children, beginning with a Y/N question as to whether income standards are applied statewide.

- If the answer is yes, another Y/N question displays asking if there are any exceptions, e.g. populations in a county which may qualify either under a statewide income standard or a county income standard.
  - If the answer to this second question is no, that is income standards are statewide with no exceptions, a grid asking for age and income is displayed for the CHIP Agency to complete. See guidance for Template CS6 for instructions on completing the age and income standards grid.
  - If the answer to this second question is yes, then the State must enter an explanation which includes a description of the overlapping geographic area and the reason for having different income standards. The State must then enter both their statewide income standards (see guidance for CS6) as well as income standards which vary by geography. See instructions below for completion of geographic standards.

### ***Review Criteria***

***The description should be sufficiently clear, detailed and complete to permit the reviewer to determine that the State’s election meets applicable federal statutory, regulatory and policy requirements.***

- If the answer to whether income standards are applied statewide is no, the State must then select between two options:
  - Standard varies by county or city, or
  - Standard varies in some other geographic way

### Standard varies by county or city

If ‘Standard varies by county or city’ gets checked, a dropdown list of counties is displayed for selection. States should select all the counties having the same standards at one time. Once a State has indicated that it has selected all the counties having the same income standards, a grid asking for age and income information is displayed for the CHIP Agency to complete. See guidance for

Template CS6 for instructions on completing the age and income standards grid. After the age and income standards grid is completed, the process of selecting counties and completing the age and income grid standards grid is repeated until all the counties have been selected.

After the county standards have been completed, a Y/N question is displayed, asking if any cities within your State have their own separate income standards. If the answer is yes, the CHIP Agency must enter in the name of the city. The age and income standards screen is then displayed and must be completed for the city entered. If there are multiple cities within the State with separate income standards, the State may reselect the city name field and repeat the process until all the cities have been entered. See guidance for Template CS6 for instructions on completing the age and income standards grid.

Standard varies in some other geographic way

If 'Standard varies in some other geographic way' gets checked, the State is asked to name and describe the geographic area. States may name multiple geographic areas. The age and income standards screen is then displayed and must be completed for each geographic name entered. If there are multiple geographic areas within the State with separate income standards, the State may reselect the name field and repeat the process until all the geographic areas have been entered. See guidance for Template CS6 for instructions on completing the age and income standards grid.

Special Program for Children with Disabilities

This section begins with a Y/N question as to whether the State has a special program for children with disabilities.

- If the answer is yes, another question gets displayed asking if the program is available to all eligible targeted low-income children.
  - If the answer is yes, the State is asked to provide a program description consisting of two parts: disability criteria used and a description of the program, including additional benefits offered.

***Review Criteria***

***The description should be sufficiently clear, detailed and complete to permit the reviewer to determine that the State's election meets applicable federal statutory, regulatory and policy requirements.***

- If the answer is no, the State is asked to select none, one or both from the following options:
  - The program is limited to certain age groups
  - The program is limited to TLIC under a certain income level

If the State selects that the program is limited to certain age groups is selected, the State is then asked to provide the ages. Two fields are displayed for age, labeled 'From' for the lower end of the age range and 'Up to' for the upper bound of the age range. States select the ages from a dropdown list with values the State entered above for ages for TLIC.

*Validation: Entries for 'from' age greater than or equal to 'Up to age' will not be permitted.* If this occurs, an error message is displayed and the State is given the opportunity to correct.

If the State selects that the program is limited to TLIC under a certain income level, the State is then asked to provide the income level. Two fields for percentage of Federal poverty level (FPL) labeled 'Above' for the lower end of the income standard and 'Up to and including' for the upper bound of the income standard. The State enters in the FPL amounts in both fields.

This is followed by the State being asked to provide a program description consisting of two parts: disability criteria used and a description of the program, including additional benefits offered.

**Review Criteria**

***The description should be sufficiently clear, detailed and complete to permit the reviewer to determine that the State's election meets applicable federal statutory, regulatory and policy requirements.***