

CHIP: Free & Low-Cost Health Insurance for Kids

A Step-by-Step Guide for Families – 2026 Edition

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What Is CHIP?

The **Children's Health Insurance Program (CHIP)** provides free or very low-cost health insurance to children whose families earn too much to qualify for Medicaid — but not enough to comfortably afford private insurance.

Covers

Children from birth through age 18 (in most states, up to age 19)

Jointly funded

By the federal government and each state

Every state has it

Though some use different names (see below)

Open year-round

No enrollment deadline, no waiting period in most states

You may know it by a different name:

- Florida: **Florida KidCare**
- New York: **Child Health Plus**
- Texas: **CHIP** (same name, different program)
- Other states: often just called Medicaid for children



OBBBA Alert: What Changed in 2025 (And What Hasn't)

The **One Big Beautiful Bill Act (OBBBA)** was signed July 4, 2025. CHIP was not gutted like Medicaid — but there are changes families need to know:

What Changed:

- **Non-citizen children:** Federal matching funds end **October 1, 2026** for children who are lawfully present but not in specific qualifying immigration categories. States *may* continue covering them with state-only funds — check your state.
- **Retroactive coverage:** Starting **January 1, 2027**, CHIP will only cover up to **2 months before** your application date (previously up to 3 months).
- **Enrollment modernization blocked:** A Biden-era rule that would have streamlined enrollment and renewal has been frozen until **October 2034**, meaning the application process stays more complex in many states.

What Did NOT Change:

- No work requirements for CHIP (unlike Medicaid)
- No premiums or lockout penalties for children disenrolled for nonpayment
- No annual or lifetime benefit caps
- No waiting period restrictions (the no-waiting-period rule is preserved)
- Core benefits — dental, vision, prescriptions, mental health — remain intact

Who Qualifies?

Basic Requirements (all must apply):

- Child must be **under age 19**
- **Uninsured** — not currently covered by employer or private insurance
- **U.S. citizen** or qualifying immigration status
- State **resident**
- Family income **within your state's CHIP range** (above Medicaid, below CHIP limit)

The Income Sweet Spot

CHIP fills the gap between Medicaid and private insurance. Most states set the upper limit at **200%–317% of the Federal Poverty Level (FPL)**.

A family of 4 earning up to **\$80,000+ per year** may qualify in many states.

2026 FPL Reference (48 contiguous states + DC):

| Household Size | 100% FPL | 200% FPL | 250% FPL | 317% FPL |
|----------------|-------------|-------------|-------------|--------------|
| 1 | \$15,960/yr | \$31,920/yr | \$39,900/yr | \$50,594/yr |
| 2 | \$21,640/yr | \$43,280/yr | \$54,100/yr | \$68,599/yr |
| 3 | \$27,320/yr | \$54,640/yr | \$68,300/yr | \$86,605/yr |
| 4 | \$33,000/yr | \$66,000/yr | \$82,500/yr | \$104,610/yr |
| 5 | \$38,680/yr | \$77,360/yr | \$96,700/yr | \$122,616/yr |

State Income Limits – Major States:

| State | CHIP Upper Limit | Family of 4 Annual Income Limit |
|----------------|------------------|---------------------------------|
| California | 266% FPL | ~\$87,780 |
| Texas | 201% FPL | ~\$66,330 |
| New York | 400% FPL | ~\$132,000 |
| Florida | 210% FPL | ~\$69,300 |
| Illinois | 313% FPL | ~\$103,290 |
| Pennsylvania | 314% FPL | ~\$103,620 |
| Ohio | 206% FPL | ~\$67,980 |
| Georgia | 247% FPL | ~\$81,510 |
| North Carolina | 210% FPL | ~\$69,300 |
| Michigan | 212% FPL | ~\$69,960 |

Find your exact state limit: insurekidsnow.gov/coverage

What Does CHIP Cover?

Mandatory Benefits (Every State, No Exceptions):

- **✓ Well-child checkups** — annual physicals, growth and development monitoring
- **✓ Immunizations** — all CDC-recommended vaccines, free
- **✓ Dental** — cleanings, exams, fillings, and emergency dental care
- **✓ Mental health & substance use treatment** — therapy, psychiatric visits, medication-assisted treatment; must be covered equally to physical health (parity law)
- **✓ Behavioral health services**

Nearly Universal (Most States Include):

- **✓ Vision** — eye exams and eyeglasses
- **✓ Prescription drugs** — most covered free or with small copay; generics often free
- **✓ Hospital stays** — inpatient and outpatient
- **✓ Emergency room visits**
- **✓ Lab work, X-rays, and imaging**
- **✓ Physical, occupational, and speech therapy**
- **✓ Specialty care** — referrals to specialists as needed

What CHIP Covers vs. Alternatives:

| | CHIP | Medicaid (kids) | Employer Plan | ACA Marketplace |
|-----------------|--------------------------|-----------------|--------------------|-----------------|
| Monthly cost | \$0–\$50/family | Free | \$400–\$900+ | Varies |
| Deductibles | None or very low | None | \$1,000–\$6,000 | Varies |
| Copays | \$0–\$5 per visit | \$0–\$4 | \$20–\$50 | Varies |
| Dental & Vision | ✓ Always included | ✓ Yes | Usually extra cost | Varies |
| Prescriptions | ✓ Yes | ✓ Yes | Yes, with copay | Yes |

Annual cost cap: Total out-of-pocket costs for your family cannot exceed **5% of your annual income**, no matter how many doctor visits or services your child uses.

How Much Does It Cost?

Premiums:

- **Families under 150% FPL:** Usually **\$0** — no monthly premium
- **Families 150%–200% FPL:** Very low premiums, typically **\$0–\$15/month per child**
- **Families above 200% FPL:** Low premiums, typically **\$15–\$50/month per family** (not per child)
- **Hard cap:** Total annual premiums + copays cannot exceed **5% of family income**

Copays (at point of service):

- Doctor visits: **\$0–\$5**
- Emergency room: **\$0–\$10** (waived if admitted)
- Prescriptions: **\$0–\$5** for most drugs
- **No copays** for preventive care, well-child visits, or immunizations

How to Apply

01

Check Your State

Go to insurekidsnow.gov/coverage and select your state. You'll see your state's program name, income limit, and direct application link.

03

Apply – 4 Ways

| Method | How |
|-------------------------|--|
| Online (fastest) | Your state's CHIP/Medicaid portal, or HealthCare.gov (it routes to CHIP if you qualify) |
| Phone | 1-877-KIDS-NOW (1-877-543-7669) — free, confidential, connects you to your state |
| In person | Your local Medicaid or social services office |
| By mail | Download and mail your state's paper application |

02

Gather Your Documents

- Proof of identity for the child (birth certificate, passport)
- Proof of citizenship or immigration status
- Proof of income (pay stubs, tax return, or self-employment records)
- Proof of state residency (utility bill, lease, or school enrollment)
- Social Security numbers for all household members applying

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After You Apply

- Most applications are processed **within 30–45 days**
- Approval triggers an enrollment packet with your child's ID card and plan information
- Some states auto-assign a managed care plan; others let you choose
- Coverage can be retroactive up to **2 months** before your application date (effective Jan. 1, 2027)



Renewing Your Coverage

CHIP must be **renewed annually** — your state will mail a renewal notice

Keep your address current with your state agency — missed mail is the #1 cause of coverage loss

Some renewals are automatic (passive renewal); others require action from you

If you miss renewal and lose coverage, you can reapply at any time — there's no penalty or lockout

Common Misconceptions

"We make too much – we won't qualify."

A family of 4 earning \$70,000–\$80,000/year qualifies in many states. Check your state's actual limit before assuming you don't qualify.

"My child has to be a US citizen."

Children who are **lawfully present** (green card holders, certain visa holders, refugees) generally qualify. Undocumented children do not qualify for federally funded CHIP — but some states cover them with state funds.

"There's an enrollment period like the Marketplace."

No. CHIP enrollment is **open year-round**. Apply any time.

"My child can't get CHIP if they were recently uninsured."

Some states have a **90-day waiting period** (the child must be uninsured for 90 days before enrolling). Many states have eliminated this. Check yours.

"I applied for Marketplace insurance – now my child can't get CHIP."

Applying for Marketplace coverage does not affect CHIP eligibility. HealthCare.gov screens for CHIP automatically.



Special Situations

Pregnant Teens:

- Some states offer CHIP coverage for **pregnant teenagers** — covering prenatal care, delivery, and postpartum care
- A few states extend CHIP to **pregnant women** regardless of age

Children with Special Health Needs:

- CHIP covers a broad range of specialty services — therapy, psychiatric care, home health, durable medical equipment
- Ask about your state's **Children with Special Health Care Needs (CSHCN)** program — often a companion to CHIP with additional services

Mixed-Status Families:

- Citizen children in mixed-status families (where parents are undocumented) **can still apply**
- Parents are NOT required to share their immigration status to enroll their child in CHIP

Key Resources

| Resource | Contact |
|----------------------------------|---|
| Find your state's CHIP program | insurekidsnow.gov/coverage |
| Apply or check eligibility | HealthCare.gov |
| Free helpline | 1-877-KIDS-NOW (1-877-543-7669) |
| Find a dentist that accepts CHIP | insurekidsnow.gov → Dentist Locator |
| Full eligibility levels by state | medicaid.gov/chip/chip-eligibility-enrollment |

Guide current as of June 2026. OBBBA provisions noted with effective dates. Income figures based on 2026 Federal Poverty Level guidelines. Always verify current limits at insurekidsnow.gov or with your state agency.

Important Disclaimer

Please Read Before Using This Guide

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This Is General Information – Not Legal, Medical, or Professional Advice

- The content in this guide is provided for **general informational and educational purposes only**
- Nothing in this guide constitutes legal advice, medical advice, health coverage advice, or professional social services counsel
- Reading this guide does **not** create an attorney-client relationship, a caseworker relationship, or any professional advisory relationship of any kind
- For advice specific to your personal situation, consult a licensed attorney, a certified benefits counselor, or a qualified health insurance navigator

This Is Not an Official Eligibility Determination

- Only your **state's CHIP agency** can make an official determination of whether your child qualifies
- The income tables in this guide represent federal guidelines; your state may use **different thresholds, different counting rules, or different definitions of household size**
- "May qualify" or "likely eligible" language in this guide does not guarantee your child will be enrolled or covered

CHIP Rules Vary Significantly by State

- CHIP is administered differently in all 50 states — income limits range from approximately 170% to 400% FPL depending on the state
- Some states operate CHIP as a **separate program**; others run it through Medicaid — the rules, covered benefits, premiums, and copays differ
- Some states still impose a **90-day waiting period** before a child can enroll; others have eliminated this
- Your state may call the program a different name (Florida KidCare, New York Child Health Plus, etc.) — this does not change federal eligibility rules but does mean the application process differs
- Always verify your state's specific rules at insurekidsnow.gov or by calling **1-877-KIDS-NOW**

Immigration – This Is Not Immigration Legal Advice

- This guide discusses immigration status and CHIP eligibility in general terms only — **this is not legal advice**
- CHIP eligibility for non-citizens is affected by the OBBBA (effective October 1, 2026) and is subject to ongoing legal and regulatory change
- Public charge rules and the impact of CHIP enrollment on immigration proceedings are complex — if you have concerns about immigration consequences, **consult a qualified immigration attorney or BIA-accredited representative before applying**
- We make no representations or warranties about the immigration consequences of applying for or receiving CHIP

CHIP vs. Medicaid Confusion

- CHIP and Medicaid serve overlapping populations and are often administered together; this guide covers CHIP specifically
- If your child's income falls below your state's Medicaid threshold, they will be enrolled in **Medicaid**, not CHIP — the programs have different rules and benefit structures
- This guide is not a substitute for your state's combined Medicaid/CHIP application process

Information May Be Outdated

- State CHIP income limits, premium structures, and benefit packages are updated regularly; this guide reflects federal guidelines and selected state examples current as of June 2026
- Always verify current rules at insurekidsnow.gov or with your state agency before making any coverage decisions

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Your Rights Are Not Affected

- Nothing in this guide waives your right to apply for benefits, appeal a denial, or access any other right provided by law
- If your child is denied CHIP coverage, you have the right to request a fair hearing through your state agency

If You Are in Crisis

- This guide is an informational resource — **it is not a substitute for emergency medical care**
- If your child needs emergency medical care, go to the nearest emergency room — federal law (EMTALA) requires hospitals to treat children in emergencies regardless of insurance status
- For free or low-cost care while an application is pending, find a community health center at findahealthcenter.hrsa.gov

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Guide last reviewed: June 2026 | Program data: FY2026 | Income limits: 2026 HHS Federal Poverty Guidelines | OBBBA changes: effective dates as of June 2026 federal guidance | AssistanceGuides.com