
Unaccompanied Youth Toolkit for High School Counselors and McKinney-Vento Liaisons

Access to Medicaid for Unaccompanied Youth

Q: What are Medicaid and CHIP?

A: Medicaid and the Children’s Health Insurance Program (CHIP), both financed by a combination of federal and state funds and administered by states, can provide health insurance for eligible unaccompanied youth who otherwise would not be able to afford medical care. Medicaid and CHIP eligibility varies from state to state, but is subject to minimum coverage requirements set by federal law. While Medicaid is targeted at very low-income children, CHIP is targeted to provide coverage for children from families whose income is too high to be eligible for Medicaid, but who cannot afford private coverage.¹

Q: What are the eligibility criteria for Medicaid and CHIP?

A: Since each state’s eligibility requirements for Medicaid and CHIP vary, it is critical to check state program requirements. Applicants should be aware that to apply for either program they must be a citizen or “qualifying alien” and they must have a Social Security number. While states ultimately set eligibility standards for participation in Medicaid and CHIP, federal law mandates certain eligibility requirements. The following groups of youth should be eligible for Medicaid.

- Youth between the ages of 6 and 19, if family income is equal to or less than 100% of the poverty level. Many states already provide Medicaid and CHIP coverage for higher income levels.
- Youth currently in foster care (if Title IV-E eligible).
- Pregnant youth of any age if family income is equal to or less than 138% of the poverty level.
- Youth who are parents and meet the financial criteria.
- Any person receiving SSI (a cash benefit for persons with qualifying disabilities) is automatically eligible for Medicaid. Criteria for SSI eligibility are more lenient for children under 18 (and up to 21 if full-time students) than for adults.

In addition to the above federally-mandated eligibility requirements, states may also allow youth to access Medicaid through other options. These state options for coverage include:

- Youth under the age of 21 who are financially eligible but not “dependent children” (i.e. because they do not live with parents). Financial eligibility levels vary greatly among states, but are often very low. Parental income is not considered if the youth does not live with parents.
- Youth considered to be “medically needy.” Youth must be under the age of 21 and must meet financial criteria, which are set by the states that choose this option.
- Youth under the age of 21 who were in foster care on their 18th birthday.
- The Health Insurance Flexibility and Accountability demonstration initiative (also known as Section 1115 Waivers) allows states to extend coverage to nondisabled, childless adults, which could include older

unaccompanied youth. This option also varies greatly from state to state. Some states serve all adults below a certain income level, but often with other additional requirements.

Q: Are there any eligibility criteria that specifically address homeless youth?

A: Homelessness does not provide any automatic eligibility benefits for Medicaid or CHIP. However, a homeless person otherwise eligible cannot be denied coverage due to lack of residence. Outreach to and enrollment of unaccompanied homeless youth specifically is mandatory.

Q: Do youth need a parental signature to apply for Medicaid or CHIP?

A: They might. States may require the signature of parent, guardian or adult caretaker.² This varies by state, so youth will need to check with their state Medicaid/CHIP office. States also may require parental income information.

Q: How can I help unaccompanied youth access Medicaid or CHIP?

- Identify your state's Medicaid/CHIP eligibility requirements and enrollment procedures. For a state-by-state listing of eligibility requirements and enrollment procedures, see Children's Defense Fund, Children's Health Coverage State Fact Sheets (2015), available at: <http://www.childrensdefense.org/library/data/state-data-repository/children-in-the-states.html>
- Determine if the youth is eligible under any of the state eligibility requirements.
- Help the youth track down any required enrollment documentation, such as parental income information or signature of a guardian.
- For more information about children's access to Medicaid and CHIP, visit: The Center for Adolescent Health and the Law at <http://www.cahl.org/web/> or The National Alliance to Address Adolescent Health at <http://www.thenationalalliance.org>.

¹ See, Children's Defense Fund, *CHIP and Medicaid* (2005), available at: <http://www.childrensdefense.org/>; For more information about Medicaid, go to: <https://www.medicaid.gov/medicaid-chip-program-information/program-information/medicaid-and-chip-program-information.html>; For more information about CHIP, go to: <https://www.medicaid.gov/chip/eligibility-standards/chip-eligibility-standards.html>

² "A small number of states directly address the unique circumstances of unaccompanied minors in their eligibility and application guidelines. For example, both Wisconsin and Arizona specify that the parents' income and state of residence do not need to be considered; and Arizona also explicitly allows the young person to sign his or her own application and does not require a fixed or permanent address be provided. Other states specifically allow 'emancipated minors' to apply for public insurance (e.g. Delaware, Kansas). Although a judicial declaration of emancipation may be required in some states, in others (e.g. Pennsylvania) meeting common law criteria for emancipation may be sufficient." Meghan Halley and Abigail English, Center for Adolescent Health & the Law, *Health Care for Homeless Youth: Policy Options for Improving* (2008).