

### Utah's Premium Partnership - Reimbursement Increase for Children

- This amendment request seeks authority from the Centers for Medicare and Medicaid Services (CMS) to allow the state to increase the maximum premium reimbursement amount for children enrolled in Utah's Premium Partnership (UPP) program. The amount would change from \$120 per enrollee per month to an amount set by the state through administrative rulemaking process and within CHIP allotment limits. The UPP program helps individuals pay for their health insurance premiums so they may afford their employer or COBRA health plan. For the first fiscal year of implementation, the maximum reimbursement amount will increase to \$180 per enrollee per month.
- Eligibility
  - Individuals must meet the criteria for the following demonstration populations (as currently approved under the State's 1115 Demonstration) to be eligible to receive premium reimbursement :
    - Current Eligible CHIP Children: Children up to age 19 with family income up to and including 200 percent of the Federal Poverty Limit (FPL) who would meet the definition of a targeted low-income child. These children are eligible for CHIP, but the children's parents have elected to receive premium subsidies for the employee's share of the cost of Employer-Sponsored Insurance (ESI) instead of receiving coverage through CHIP.
    - Demonstration Population VI: Children up to age 19 with family income up to and including 200 percent of the FPL who would meet the definition of a targeted low-income child. Demonstration Population VI is subdivided into two groups:
      - COBRA-Eligible Children: A child that meets the definition of a targeted low-income child who is eligible and able to enroll in COBRA continuation coverage based on any qualifying event. These children are eligible for CHIP, but the child's parents have elected to receive premium subsidies for the employee's share of the cost of COBRA continuation of coverage instead of receiving coverage through CHIP.
      - COBRA Continuation Children: A child that meets the definition of a targeted low-income child except for receipt of continuation coverage in accordance with the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), Pub. L. 99-272, and who elect to receive such premium subsidies.

- Benefits
  - If approved under this demonstration, qualified members will be eligible to receive the following services:
    - Assistance in paying the employee's, individual's, or family's share of the monthly premium cost of qualifying insurance plans. The maximum premium assistance amount must not exceed the individuals' share of the premium, and may not exceed the amount as will be stated in State Administrative Rule R414-320-16. This maximum medical monthly premium amount at the time of implementation of this amendment will be \$180 per eligible child.
    - Individuals eligible under this demonstration will have cost sharing requirements (including the out-of-pocket maximum) as set by their qualified ESI plan.
    - Dental benefits for children will be offered through two paths. If the health benefit package that is available to a child through qualified premium subsidies coverage includes dental benefits, the child's premium subsidies will be approximately equivalent to the per-child-per-month cost under the Title XXI state plan dental costs. However, if a child does not receive dental benefits through the qualified premium subsidy plan, the child will receive dental coverage through CHIP.
- Proposed Demonstration Timeframe
  - The State intends to implement the premium increase at the beginning of the first month after approval.
- Population Impacted
  - Approximately 302 individuals may be eligible per year if this amendment is approved.

Demonstration amendment documents are available online at: <https://medicaid.utah.gov/1115-waiver>