

DEPARTMENT OF HEALTH & HUMAN SERVICES  
Centers for Medicare & Medicaid Services  
7500 Security Boulevard, Mail Stop S2-01-16  
Baltimore, MD 21244-1850



**Children and Adults Health Programs Group**

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April 20, 2026

Seth Gold  
Medicaid Executive Director  
State of Louisiana Department of Health  
Bureau of Health Services Financing  
628 North 4<sup>th</sup> Street, Room 769  
Baton Rouge, LA 70802

Dear Director Gold:

Your title XXI Children's Health Insurance Program (CHIP) State Plan Amendments (SPA), LA-25-0015 and LA-25-0015-A, submitted on June 30, 2025, with additional information submitted on April 2, 2026, have been approved. The effective date for these SPAs is June 3, 2025.

Section 2102(b)(3)(C) of the Social Security Act requires states to have a description in the state plan of procedures used to ensure that CHIP does not substitute for group health plan coverage. Through SPA LA-25-0015, Louisiana removes its waiting period policy, as required by CMS regulations at 42 CFR § 457.805(b), and updates its existing substitution monitoring strategies. Louisiana also adds a maximum percentage threshold to measure the level of substitution occurring in the state that, if exceeded, will prompt the state to work with CMS to identify additional strategies to prevent substitution. Through SPA LA-25-0015-A, Louisiana makes corresponding technical edits throughout the CHIP state plan to remove references to waiting periods.

Your Project Officer is Abbie Walsh. She is available to answer your questions concerning this amendment and other CHIP-related matters and can be reached at [Abigail.Walsh@cms.hhs.gov](mailto:Abigail.Walsh@cms.hhs.gov).

If you have additional questions, please contact Mary Beth Hance, Director, Division of State Coverage Programs, at (410) 786-4299. We look forward to continuing to work with you and your staff.

Sincerely,

A handwritten signature in black ink that reads "Jessica Stephens". The signature is written in a cursive, flowing style.

Jessica Stephens  
Acting Director

**Amendment 35****LA SPA TN 25-0005-A****CHIP – Services to Incarcerated Youth**

Pursuant to the services for incarcerated youth requirements described in section 5121 of the Consolidated Appropriations Act, 2023, this SPA implements required coverage for incarcerated youth in the Children’s Health Insurance Program (CHIP).

**Effective Date:** January 1, 2025

**Implementation date:** January 1, 2025

**Amendment 36****LA SPA TN 25-0015****CHIP – Substitution of Coverage**

The purpose of this SPA is to amend form CS20 in order to remove the waiting period for those beneficiaries who had private insurance within the 90 days prior to application.

This change is in accordance with CMS Final Rule 89 FR 22780.

**Effective Date:** June 3, 2025

**Implementation date:** June 3, 2025

**Amendment 37****LA SPA TN 25-0015-A****CHIP – Substitution of Coverage**

The purpose of this SPA is to amend the provisions governing the Children’s Health Insurance Program (CHIP) in order to remove the waiting period for those beneficiaries who had private insurance within the 90 days prior to application. This change is in accordance with CMS Final Rule 89 FR 22780.

**Effective Date:** June 3, 2025

**Implementation date:** June 3, 2025

- 1.4- TC Tribal Consultation** (Section 2107(e)(1)(C)) Describe the consultation process that occurred specifically for the development and submission of this State Plan Amendment, when it occurred and who was involved.

On June 17, 2025, notification of the State’s intent to seek approval from CMS to amend the provisions governing the Children’s Health Insurance Program (CHIP) in order to remove the waiting period for those beneficiaries who had private insurance within the 90 days prior to application in accordance with CMS Final Rule 89 FR 22780 was submitted to the Louisiana Tribes.

**TN 25-0015-A Approval Date:** April 20, 2026 **Effective Date:** June 3, 2025

**In the event of a state or federally declared disaster or public health emergency, the State may modify the tribal consultation process by shortening the number of days before submission of the SPA and/or conducting consultation after submission of the SPA. The duration of the provisions may not exceed the duration of the state or federal disaster period.**

4.1.3  **Income of each separate eligibility group (if applicable):**

**For targeted low-income children in LaCHIP Affordable Plan, the income standard is above 212 percent of the FPL and up to and including 250 percent of the FPL.**

**For an unborn child enrolled in LaCHIP Phase IV, the income standard is from zero up to 209 percent of the FPL.**

4.1.3.1-PC  0 percent of the FPL (and not eligible for Medicaid) through 209 percent of the FPL (SHO #02-004, issued November 12, 2002)

4.1.4  Resources of each separate eligibility group (including any standards relating to spend downs and disposition of resources):

4.1.5  Residency (so long as residency requirement is not based on length of time in state): **Beneficiaries must be residents of Louisiana.**

4.1.6  Disability Status (so long as any standard relating to disability status does not restrict eligibility):

4.1.7  Access to or coverage under other health coverage:  
**LaCHIP Affordable Plan and LaCHIP Phase IV (unborn option) beneficiaries cannot have other creditable health insurance or access to the state employee health benefits.**

4.1.8  Duration of eligibility, not to exceed 12 months:  
**The duration of eligibility is 12 months, without regard to changes in income or household composition except as described at 4.1.9.2. For unborn children, the duration of eligibility is from the month of conception or the first month of eligibility following conception, whichever is later, through the month of birth.**

4.1.9  Other Standards- Identify and describe other standards for or affecting eligibility, including those standards in 457.310 and 457.320 that are not addressed above. For instance:  
**Targeted low-income children in LaCHIP Affordable Plan with income above 212 percent FPL and up to and including 250 percent FPL.**

**4.4. Eligibility screening and coordination with other health coverage programs**

States must describe how they will assure that:

- 4.4.1.**  only targeted low-income children who are ineligible for Medicaid or not covered under a group health plan or health insurance (including access to a State health benefits plan) are furnished child health assistance under the plan. (Sections 2102(b)(3)(A), 2110(b)(2)(B)) (42 CFR 457.310(b), 42 CFR 457.350(a)(1) and 42 CFR 457.80(c)(3))  
Confirm that the State does not apply a waiting period for pregnant women.

**The State does not apply a waiting period to LaCHIP Phase IV (unborn option) beneficiaries.**

- 4.4.2.**  children found through the screening process to be potentially eligible for medical assistance under the State Medicaid plan are enrolled for assistance under such plan; (Section 2102(b)(3)(B)) (42CFR, 457.350(a)(2))

**Screening procedures identify any applicant or enrollee who would be potentially eligible for Medicaid prior to enrollment in the Title XXI separate child health program.**

- 4.4.3.**  children found through the screening process to be ineligible for Medicaid are enrolled in CHIP; (Sections 2102(a)(1) and (2) and 2102(c)(2)) (42CFR 431.636(b)(4))

**Any applicant who is ineligible for Medicaid and appears eligible for the separate child health program is automatically reviewed for separate child health program eligibility.**

- 4.4.4.**  the insurance provided under the State child health plan does not substitute for coverage under group health plans. (Section 2102(b)(3)(C)) (42CFR, 457.805)

**See CS20.**