

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

April 20, 2026

Seth Gold
Medicaid Executive Director
State of Louisiana Department of Health
Bureau of Health Services Financing
628 North 4th 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.

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



CHIP Eligibility

State Name:

OMB Control Number: 0938-1148

Transmittal Number: LA - 25 - 0015

Separate Child Health Insurance Program **CS20**
Non-Financial Eligibility - Substitution of Coverage

Section 2102(b)(3)(C) of the SSA and 42 CFR 457.340(d)(3), 457.350(i), and 457.805

Substitution of Coverage

The CHIP Agency provides assurance that it has methods and policies in place to prevent the substitution of group health coverage or other commercial health insurance with public funded coverage. These policies include:

Substitution of coverage prevention strategy:

Add	Name of policy	Description	Remove
Add	Monitoring Health Insurance Status	Louisiana uses both health insurance information provided by the beneficiary and obtained by the Beneficiary Third Party Liability interface (BTPL) to monitor health insurance coverage. BTPL is an interface between the Eligibility & Enrollment (E&E) system and the third party liability contractor which provides third party liability information which updates the health coverage of a beneficiary. This file is processed daily. In addition, Louisiana verifies health coverage information using the Coordination of Benefits (COB) interface. COB identifies and provides verified health coverage records both on-demand and in real-time at application, case changes, and renewal. The E&E system receives the health coverage information and updates the individual's health coverage details. Children are not disenrolled during the continuous eligibility period regardless of insurance status.	Remove
Add	Maximum Threshold	Louisiana tracks the number of children who are enrolled in CHIP that have access but have declined private health insurance and the number of children who cannot be enrolled or renewed because they have private coverage. Louisiana will use these numbers to determine if substitution of group health coverage for CHIP is a concern in Louisiana. If either the percentage of children approved for CHIP who had access to private insurance or the percentage of children who cannot be enrolled or renewed because they have private insurance exceeds a threshold of 12 percent, Louisiana will take additional measures to address substitution of health coverage.	Remove

A waiting period during which an individual is ineligible due to having dropped group health coverage.

If the state elects to offer dental only supplemental coverage, the following assurances apply:

The other coverage exclusion does not apply to children who are otherwise eligible for dental only supplemental coverage as provided in section 2110(b)(5) of the SSA.

The waiting period does not apply to children eligible for dental only supplemental coverage.



CHIP Eligibility

PRA Disclosure Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-1148. The time required to complete this information collection is estimated to average 50 hours per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

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