Children's Enrollment in Children's Health Insurance Program (CHIP) Coverage During the Medicaid Unwinding

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Objective: To examine changes in children's Medicaid and CHIP enrollment during the Families First Coronavirus Response Act unwinding and assess whether CHIP enrollment offsets Medicaid declines.

Study setting and design: We used linear probability models with monthly indicators to estimate changes in enrollment from April 2023 to September 2024 overall and by CHIP structure type.

Data sources and analytic sample: We used monthly children's enrollment data from the U.S. Centers for Medicare & Medicaid Services for 32 states and the District of Columbia.

Principal findings: During the unwinding, Medicaid enrollment declined from 48.1% to 41.2% of children, while CHIP enrollment remained stable (8.7% to 8.6%). We found average declines of 62,032 (95% confidence interval [CI]: -108,018 to -16,045) Medicaid-enrolled children per state (6.5 percentage points [pp], 95% CI: -8.1 to -5.0). Medicaid declines were larger in states with combination CHIP (-8.7 pp, 95% CI: -10.3 to -7.2) than Medicaid expansion CHIP (-4.5 pp, 95% CI: -6.0 to -3.1). We found no evidence of significant changes in CHIP enrollment overall or by CHIP structure.

Conclusions: Children's Medicaid enrollment fell sharply without offsetting CHIP gains during the unwinding, underscoring the need for policies that prevent administrative disenrollment and ensure seamless coverage transitions.

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