Children's Hospital of Philadelphia PolicyLab

Keeping Kids Covered: Maintenance of Effort

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The federal maintenance of effort (MOE) provision is a time-limited provision to prevent states from restricting access to existing public insurance coverage through methods like increasing out-of-pocket costs and rolling back eligibility. This provision is particularly important for the more than 35 million children who rely on public programs, such as Medicaid and the Children's Health Insurance Program (CHIP), for preventive health, early diagnosis and treatment of diseases.1 As more working families turn to these programs to cover their children due to the rising cost of employer- sponsored insurance, and with the uncertain future of other private insurance options established under the Affordable Care Act (ACA), protections offered by the MOE are more important than ever.

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