Without CHIP, coverage becomes unaffordable for many families.

The Wilsons are a CHIP-enrolled family with two kids and an annual income of $48,500. Compare their costs under CHIP with their costs if they had to buy children’s dental coverage from a state insurance marketplace.

**CHIP**

**MEDICAL + DENTAL**

- **Maximum Annual Premiums & Out-of-Pocket Costs**
  
  $2,425*

**Marketplace**

**MEDICAL + DENTAL**

- **Maximum Annual Premiums**
  
  $3,055 medical
  + $662 dental
  
  $3,717

- **Maximum Out-of-Pocket Costs**
  
  $10,400 medical
  + $700 dental
  
  $11,100

- **Total Cost Comparison**
  
  **CHIP**
  
  $2,425

  **Marketplace**

  $14,817

*Based on data from the Medicaid and CHIP Payment and Access Commission, the average monthly premium in the 11 states that charge premiums for CHIP is about $18 per child per month. Yet, under CHIP, premiums and out-of-pocket costs combined cannot exceed 5% of the family’s income.

**Fund CHIP Through 2019**