

Health Coverage Programs for Pregnant Women: Medi-Cal, Medi-Cal Access Program and Covered California

Pregnancy is an important time for women to get the health services they need. In California, there are several options for uninsured pregnant women to get health coverage. Pregnant women may qualify for different programs based on family size, income, and citizenship and immigration status.

Medi-Cal offers the following programs:

- Presumptive Eligibility for Pregnant Women
- Full-scope Medi-Cal
- Medi-Cal for Pregnant Women
- Medi-Cal Access Program

Or you may be eligible for a Covered California health plan with tax credits to help cover the cost.

When can you enroll?

Medi-Cal programs enroll new members anytime.

Covered California enrolls new members only during the open-enrollment period, unless you [qualify for special enrollment](#). Pregnancy is not considered a qualifying life event for special enrollment in Covered California, but you may have a different qualifying event like losing your health care coverage. Either way, once your child is born, your family may be eligible to enroll in a Covered California plan or Medi-Cal.

How can you apply?

The fastest way for pregnant women to start temporary **Medi-Cal** is to go to a participating Presumptive Eligibility provider.

- [Search for the nearest provider online.](#)

The fastest ways to find out if you are eligible for ongoing **Medi-Cal** are to:

- [Search for in-person help near you](#) for someone who can help you complete your application.
- Apply online at www.benefitscal.com.
- Call or go to a Medi-Cal office in your county. You can [search for a county Medi-Cal office](#).

To apply for the **Medi-Cal Access Program** or **Covered California coverage**, please click the links below. When you apply through Covered California, your application is automatically checked to see if you are eligible for Medi-Cal, the Medi-Cal Access Program, or Covered California.

- [Search for in-person help near you](#) for someone who can help you complete your application

- Apply online at www.CoveredCA.com.
- Call (800) 300-1506.
- Download and print a [paper application](#) and fax it to (888) 329-3700 or mail it to Covered California, P.O. Box 989725, West Sacramento, CA 95798-9725.
- Contact the [county social services agency](#).

Read more to see which options are best for you.

Presumptive Eligibility for Pregnant Women Program

Presumptive Eligibility for Pregnant Women is immediate and temporary coverage for low-income women who live in California who are pregnant and might be eligible for Medi-Cal. Coverage is available for up to 60 days while you apply for ongoing Medi-Cal. You must send in a full application in one of the ways listed above for Medi-Cal to continue coverage while the full Medi-Cal application is processed.

Presumptive Eligibility for Pregnant Women offers prenatal care and care related to pregnancy loss, as well as dental services. It does not cover labor and delivery or other hospitalization.

To find a provider who will enroll you in the Presumptive Eligibility for Pregnant Women Program, ask your doctor, midwife or clinic or [find a provider online](#).

Check the monthly income table below to see if you might qualify (these dollar amounts are valid until 2017).

Family Size	Monthly Income (0% - 213% of federal poverty level)
2 (pregnant applicant with one expected child)	\$2,844
3	\$3,579
4	\$4,314
5	\$5,049
6	\$5,783

Full Coverage Medi-Cal

Full-scope coverage means *all* medically necessary medical services, preventive services and dental services are provided at no cost to eligible women. You must be a U.S. citizen or have a satisfactory immigration status to enroll in full-coverage Medi-Cal. Read the [list of documents to show citizenship or satisfactory immigration status](#).

Check the monthly income table below to see if you might qualify (these dollar amounts are valid until 2017).

Family Size	Monthly Income (≤138% of federal poverty level)
2 (pregnant applicant with one expected child)	\$1,843
3	\$2,319
4	\$2,795
5	\$3,271
6	\$3,747

Medi-Cal for Pregnant Women

If you do not qualify for full-scope Medi-Cal, you might qualify for Medi-Cal for Pregnant Women. Medi-Cal for Pregnant Women includes all medically necessary pregnancy related services for pregnant women. These services include prenatal care and care related to pregnancy loss, services for other conditions that might complicate the pregnancy, labor, delivery, care after delivery and family planning services. Services for other conditions that might complicate the pregnancy include diagnoses, illnesses and medical conditions that might threaten carrying the fetus to full term or the safe delivery of the baby. Dental care and mental health services are also included.

Check the monthly income table below to see if you might qualify (these dollar amounts are valid until 2017).

Family Size	Monthly Income (>138 - ≤ 213% of federal poverty level)
2 (pregnant applicant with one expected child)	\$1,844 - \$2,844
3	\$2,320 - \$3,579
4	\$2,796 - \$4,314
5	\$3,272 - \$5,049
6	\$3,748 - \$5,783

Medi-Cal Access Program

If you do not qualify for Medi-Cal, you might qualify for the Medi-Cal Access Program, regardless of your citizenship and immigration status. The Medi-Cal Access Program offers low-cost comprehensive coverage, with no copayments, deductibles or coinsurance. It requires a fee of 1.5 percent of yearly family income that can be paid in monthly installments over 12 months.

After your pregnancy and your postpartum coverage under the Medi-Cal Access Program ends, you can transition to Covered California or Medi-Cal, depending on your household size and income at that time.

Check the monthly income table below to see if you might qualify (these dollar amounts are valid until 2017).

Family Size	Monthly Income (>213% - ≤322% of federal poverty level)
2 (pregnant applicant with one expected child)	\$2,845 - \$4,299
3	\$3,580 - \$5,410
4	\$4,315 - \$6,521
5	\$5,050 - \$7,632
6	\$5,784 - \$8,743

Covered California

Covered California provides comprehensive health care coverage. Financial assistance is available to help pay part of the cost of premiums and out-of-pocket costs — such as copays — to those who meet income and immigration status requirements. Be sure to compare copayments, especially the hospitalization copayment for your delivery, deductibles or coinsurance, to choose the health plan that is right for you. You can find the [Covered California health benefits table](#) online.

You must be a U.S. citizen, U.S. national or lawfully present immigrant to enroll in coverage through Covered California. Information about [immigration statuses that qualify for Covered California](#) is online.

Check the monthly income table below to see if you qualify. Note: Unlike Medi-Cal and the Medi-Cal Access Program, Covered California does not count the unborn child(ren) in the family size (these dollar amounts below go up in November of 2016).

Family Size	Monthly Income (>100% - 400% of federal poverty level)
1 (pregnant applicant, unmarried, no dependents)	\$981 - \$3,890
2	\$1,328 - \$5,243
3	\$1,675 - \$6,597
4	\$2,021 - \$7,950
5	\$2,368 - \$9,303

What happens if you become pregnant after enrolling in coverage through Covered California?

If you are enrolled in a Covered California health plan, when you report that you are pregnant through Covered California, you could be reassessed for a pregnancy related health coverage program such as Medi-Cal or the Medi-Cal Access Program. This could mean that you would move to a different program and your Covered California plan would end. **If you are enrolled in a Covered California health plan, it is not recommended or required to report your pregnancy, unless you are interested in other coverage options during pregnancy.**

If you do not report the pregnancy, you will stay in Covered California coverage and will not be reassessed for other pregnancy related health care coverage.

It is possible to qualify for both Covered California and Medi-Cal, or Covered California and the Medi-Cal Access Program, but you can only enroll in one health coverage program at a time. If you are eligible for more than one program, you can either remain in your Covered California coverage or choose to leave to enroll in Medi-Cal or the Medi-Cal Access Program.

To transition from Covered California to another pregnancy related health coverage program, contact Covered California at 800-675-2607 or update your family information online through your Covered California account.

Enrolling a Newborn

Be sure to tell your health care program — Medi-Cal, Medi-Cal Access Program or Covered California — when your baby is born, so that he or she can get covered right away.

For mothers who had Medi-Cal coverage for the delivery, call your county Medi-Cal office or fill out and send in the [Newborn Referral Form](#). The newborn will be eligible for Medi-Cal at least until age one if living in California. During the first two months, coverage will be under the mother's Medi-Cal number or her Medi-Cal Access Program plan if the newborn hasn't yet been enrolled into Medi-Cal.

For mothers who had the Medi-Cal Access Program coverage for the delivery, call (800) 433-2611 or

complete and return the [Infant Registration Form](#). If living in California, the newborns will be enrolled in Medi-Cal Access Program coverage until age one regardless of family income changes and until age two if family income is at or below the income level allowed for the Medi-Cal Access Program.

Birth information may also be sent by the Medi-Cal plan or the Medi-Cal Access Infant Program plan or hospital, doctor, midwife or by others to sign up the baby for Medi-Cal, if eligible.

For Covered California, call (800) 300-1506 or update your family information online through your Covered California account.

Not Eligible for Medi-Cal or a Special Enrollment with Covered California

If you do not qualify for Medi-Cal and do not have a qualifying life event to enroll for health care coverage during Covered California's special enrollment period, you may be eligible for the California Major Risk Medical Insurance Program (MRMIP). For more information, [visit the MRMIP website](#) or call (800) 289-6574.