Path to Coverage for Pregnant Women: Samantha

Three十五条-year-old, married, pregnant Samantha lives in Colorado Springs, CO. She and her Husband are self-employed but have an annual family income of $45,000. Without insurance, their options for coverage are limited. They are eligible for a $158 a month premium tax credit and a $338 per month premium with a $2000 total family deductible. According to their anticipated eligibility score, Samantha and her husband are considered a household of two when determining their exchange premium tax credit eligibility. Expectant mothers are eligible for Medicaid, a program that covers preventive care and pregnancy-related care. Because Medicaid allows them to pay for prenatal care, they are granted eligibility on a case-by-case basis.

Step 1: Samantha Applies and is Eligible for CHIP Pregnant Women Coverage

In Colorado, CHIP Pregnant Women coverage goes up to 260% of the federal poverty line (FPL).

Like Medicaid, CHIP coverage counts for the poorest two-thirds of the household. For example, a woman who is pregnant and earns $2,000 a month can qualify for CHIP.

Samantha is eligible for CHIP because her household income is $30,000.

Pregnant women have the choice to stay in exchange coverage or go to CHIP/CHIP coverage.

Step 2: Samantha Gives Birth

60 days of postpartum coverage is allowed for Colorado’s CHIP pregnant woman program.

Because Samantha is enrolled, her baby is deemed eligible for coverage for the first year of life.

Step 3: Samantha Looks for Options for Ongoing Coverage Beyond Her Pregnancy

Option 1: Samantha and Her Husband Enroll in a New CHIP Through the Marketplace

After their $228 premium tax credit, Samantha and her husband pay:

- $268 premium, per month
- $5,500 family deductible

Policy Implications for States

Coverage

The key to ensuring pregnant women get the most affordable, comprehensive coverage is to ensure they are eligible for CHIP with minimal disruption or other barriers.

Care

When transitioning between Marketplace coverage and CHIP, women are able to keep the CHIP provider network. If their existing provider is not in their CHIP network, they can choose a CHIP provider network.

Outreach

Many pregnant women in Marketplace coverage may not realize they have the option to switch to Medicaid or CHIP. Outreach is needed to ensure women are informed of the options.

Sources: