

Percentage of Poverty Medi-Cal For Pregnant Women & Children

Non-Financial Eligibility Requirements	<p>This program covers pregnant women and children through age 18. Depending on the group covered, it is sometimes also called the Asset Waiver or the Income Disregard program.</p>
Beneficiary Costs	<p>This program provides coverage with no Share of Cost. In fact, pregnant women and children covered by Medi-Cal may not be charged any deductibles or co-payments. <u>(This is true, not just for children and pregnant women qualifying for Percentage of Poverty coverage, but also any children through age 20 and pregnant women receiving any other Medi-Cal coverage.)</u></p>
Income Limits	<p>This program covers beneficiaries up to the following income levels:</p> <ul style="list-style-type: none"> ◆ Pregnant women and children under age 1 with family income up to 200% of the Federal Poverty Level (FPL) (see income chart). Retroactive to January 1, 2002, all income from the parent(s) of a pregnant minor is disregarded when determining eligibility for the 200% FPL program if the minor is living at home or is between the ages of 18 and 21 and is claimed by the parent(s) as a tax dependent if the pregnant minor is not eligible using regular rules. ◆ Children ages 1 through 5 up to 133% FPL ◆ Children ages 6 through 18 up to 100% FPL
Monthly Income Deductions	<p>Monthly deductions include:</p> <ul style="list-style-type: none"> ◆ \$90 in earned income, per working person ◆ Child care costs (which are subtracted from earned income: maximum \$200 per child under 2 years; maximum \$175 if older child or disabled) ◆ Court-ordered child or spousal support paid by the beneficiary ◆ \$50 in child support or alimony received by the beneficiary ◆ Certain student loans ◆ Educational expenses ◆ Excluded child allocation (22 CCR § 50558(b), ACWDL 04-25) ◆ Income used to determine Public Assistance for another family member. ◆ Self-employed business expenses (choice of 40% of income or the actual expenses) <p>Note: health insurance premiums or deductions that are apply solely to persons who are aged, blind or disabled cannot be used.</p>
Property Limits	<p>Property is irrelevant to eligibility. Only income matters. Applicants for this program do not have to provide any information about assets.</p> <ul style="list-style-type: none"> ◆ Examples of property: cars, clothes, home, real estate, bank accounts ◆ Examples of income: earnings, social security payments, interest in the month it is received (after that month it becomes property)

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<p>Special Factors Affecting Pregnant Women's Eligibility</p>	<ul style="list-style-type: none"> ◆ Family Size and Pregnancy. In determining a pregnant woman's eligibility, Medi-Cal counts the pregnant woman as a family of two. <u>Example:</u> A pregnant woman with two children applies for Medi-Cal. She has an income of \$2,900 a month. The welfare department mistakenly classifies her family size as 3, finding her ineligible with income above 200% FPL for a family of 3 (\$2,862 a month). In fact, pregnant women count as two. The family size is 4. She qualifies since her income is below 200% FPL for a family of 4 (\$3,442 a month). ◆ Pregnant women remain covered post-partum for two months after the month of delivery and are exempt from having to submit a midyear status report through 60 days postpartum. ◆ Newborn infants of Medi-Cal mothers are eligible for one year of automatic, continuous Medi-Cal coverage. Medi-Cal eligibility for newborns continues without regard to changes in family income or resources until the infant's first birthday, as long as the infant continues to live with the other. <i>See</i> ACWDL 03-49 (Oct. 6, 2003) re: newborn enrollment. ◆ Pregnant women qualify for any pregnancy-related services, including office visits, lab tests, prescription medicine, anesthesia, labor and delivery, other hospital care, etc. This is true for women who are citizens or qualified legal immigrants and women with restricted coverage. <p style="text-align: center;">Restricted coverage applies to non-citizens who do not prove satisfactory immigration status. For percentage of poverty children and most other Medi-Cal beneficiaries, such coverage includes only emergency services. However, restricted coverage for pregnant women also includes non-emergency pregnancy-related services.</p> 															
<p>Practice Tip For Children With Serious Health Problems</p>	<p>Such children may qualify as disabled under SSI standards. Because of more generous income deductions, disability-based Medi-Cal, with no SOC or a small SOC, may cover some children with incomes too high for Percentage of Poverty Medi-Cal.</p> <p>For children with higher incomes, evaluate whether such children would be better off under disability-based Medi-Cal or under Healthy Families, which covers fewer services than does Medi-Cal and which, though it charges no SOC, does include premiums and co-payments.</p>															
<p>For further Information</p>	<p>For further information on Percentage of Poverty coverage, see the Federal Poverty Level Programs chapter of the Overview of the Medi-Cal System manual, www.healthconsumer.org/Medi-CalOverview.pdf.</p>															
<p>Aid Codes For Percentage of Poverty Beneficiaries</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;"></th> <th style="width: 15%;">Pregnant Women</th> <th style="width: 15%;">Infant Under 1</th> <th style="width: 15%;">Child 1-5 Years Old</th> <th style="width: 15%;">Child 6-18 Years Old</th> </tr> </thead> <tbody> <tr> <td>Citizens and Qualified Immigrants</td> <td>44, 70, 75, 76</td> <td>47, 79</td> <td>72, 8P</td> <td>7A, 8R</td> </tr> <tr> <td>Non-qualified Immigrants</td> <td>48, 76</td> <td>69</td> <td>74, 8N</td> <td>7C, 8T</td> </tr> </tbody> </table>		Pregnant Women	Infant Under 1	Child 1-5 Years Old	Child 6-18 Years Old	Citizens and Qualified Immigrants	44, 70, 75, 76	47, 79	72, 8P	7A, 8R	Non-qualified Immigrants	48, 76	69	74, 8N	7C, 8T
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