

POSTPARTUM COVERAGE

October 17, 2024



About

- ▶ **Iowa Medicaid** provides services for women during pregnancy, postpartum and for infants (children under age 1).
- ▶ Pregnant individuals who qualify for Medicaid remain eligible throughout their pregnancy and postpartum period, even if their circumstances change.
- ▶ Beginning **January 1, 2025**, there will be some changes to eligibility.

Coverage Updates

- ▶ Effective January 1, 2025

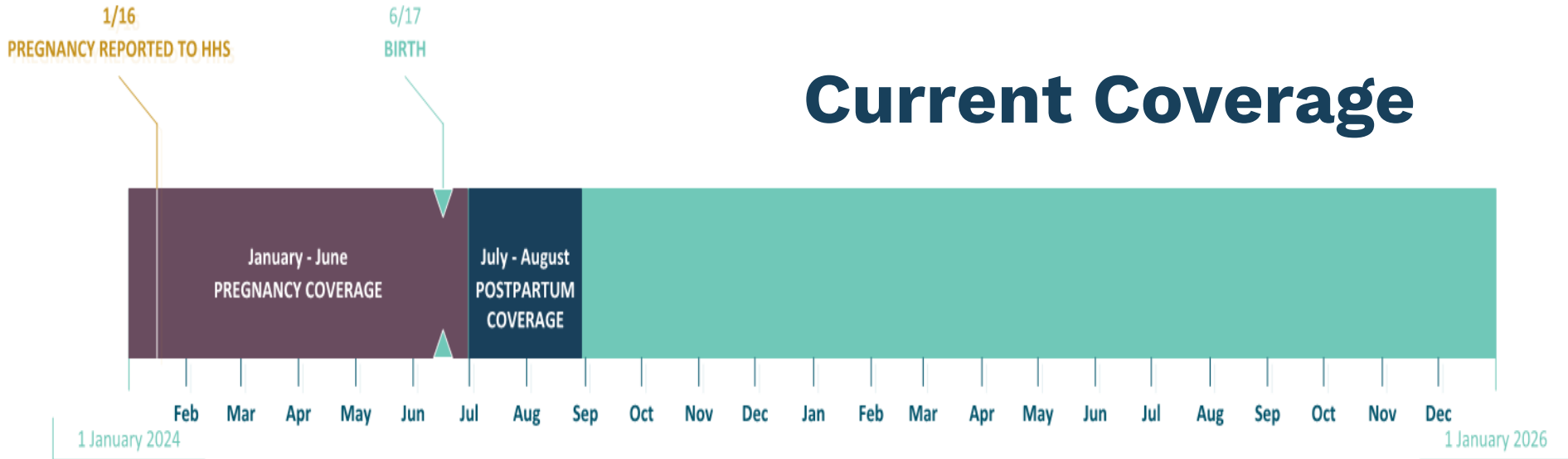
Postpartum Coverage:

- ▶ Extended from 60 days - 12 months for continuous healthcare support

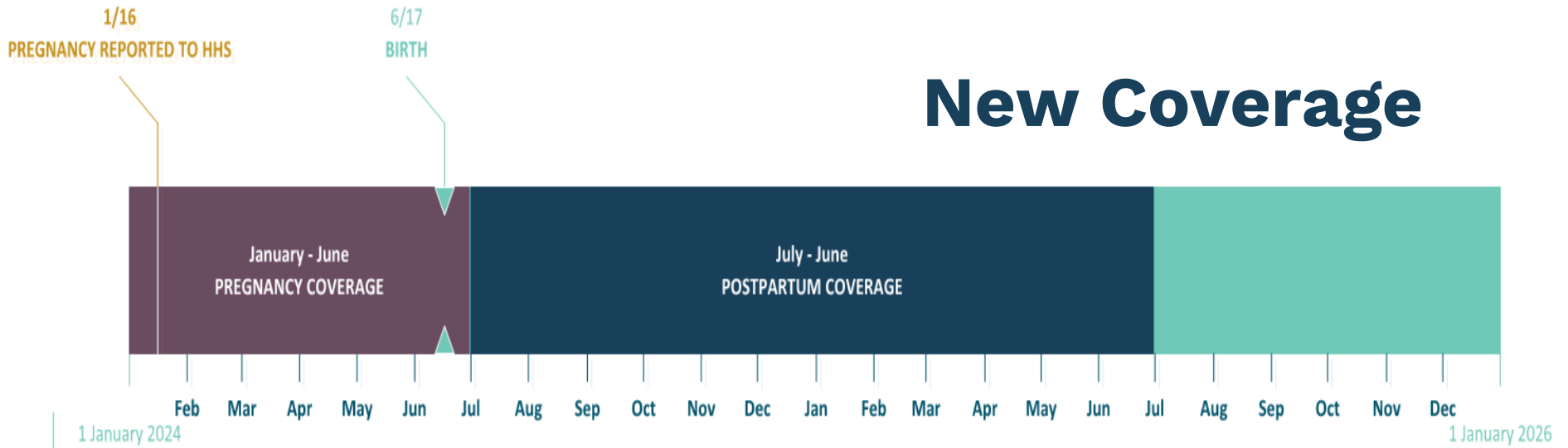
Income Limits

- ▶ Pregnant women: FPL limit updated to 215%
- ▶ Infants under 1 whose mother had Medicaid coverage at the time of birth: Automatically eligible until their 1st birthday
- ▶ Infants under 1 whose mother was not on Medicaid when they were born: Several coverage options with FPL limit up to 302%

Current Coverage



New Coverage



Eligibility Requirements

- ▶ Proof of Identity
- ▶ U.S. Citizenship or legal immigrant status
- ▶ Iowa Residency
- ▶ Proof of social security number or application for social security number
- ▶ Pregnancy, self-attestation of pregnancy
- ▶ Income under 215% of the FPL



Household Size	Medicaid Pregnant Women* and Infants Birth – 1 year	<u>Hawki</u> Health and Wellness Kids in Iowa Children 1-19 years
1	\$2,698 before taxes	\$3,791 before taxes
2	\$3,662 before taxes	\$5,145 before taxes
3	\$4,626 before taxes	\$6,499 before taxes
4	\$5,590 before taxes	\$7,852 before taxes

***For pregnant women, include the unborn baby in Household size**

Eligibility Examples

Postpartum Coverage

Julie

Scenario:

Julie applies for Medicaid in March 2025 for her and her infant. The infant was born in December 2024. Julie requests retroactive Medicaid coverage for her and infant. Income is 300% FPL for December 2024.

Result:

Julie is eligible for Medicaid effective December 2024 through December 2025 (12-month postpartum period) and Julie's infant will be eligible for Medicaid effective December 2024 through November 2025.

(Pregnancy is an eligibility qualifier for retroactive Medicaid consideration.)



Melanie

Scenario

Melanie is pregnant and applies for and is approved for Medicaid in October 2024 with income at 300% FPL and is due July 2025.

Melanie calls in 3/2025 to report that she had a miscarriage. She is moved to postpartum coverage effective April 2025 and will remain eligible for Medicaid through her 12-month postpartum period which will end in March 2026.

Result

- ▶ Melanie will remain eligible after January 1, 2025, even though her income is above 215% FPL.
- ▶ Eligibility for postpartum coverage is not dependent on the birth of a child.

Holly

Scenario

Holly is pregnant and applies for Medicaid in January 2025 with income above 215% FPL.

Result

Holly is denied and a referral is sent to the Federal Marketplace (FFM)*.

**Federal Marketplace (FFM) will only accept application during open enrollment or a qualifying life event. Birth is a qualifying event, but pregnancy is not.*

Susan

Scenario

Susan is currently eligible for Medicaid and calls HHS in February 2025 to report that she is pregnant and due in 5/2025.

Result

Susan will remain eligible for Medicaid through her pregnancy and 12-month postpartum period.



Alice

Scenario

Alice applies for Medicaid in February 2025 with an FPL below 215%.

Result

Alice is approved for Medicaid effective February 2025 and will remain eligible through her pregnancy and 12-month postpartum period.



Faith

Scenario

Faith applies for Medicaid in May 2025 for her 4-month-old baby at 320% FPL. Faith did not request any retroactive coverage.

Result

The infant is denied for Medicaid due to being over income and a referral is completed to the FFM*

**Federal Marketplace (FFM) will only accept application during open enrollment or a qualifying life event. Birth is a qualifying event, but pregnancy is not.*

Katherine

Scenario

Katherine applies for Medicaid in February 2025 for her baby under the age of 1. The family's FPL is 301% and her baby doesn't have private health insurance.

Result

The infant is approved for full Hawki coverage effective March 2025.



Medicaid Services

The services* provided within pregnancy and postpartum coverage are **not** changing. Members with postpartum and pregnancy coverage can get full Medicaid benefits from doctors, hospitals, community health centers, local public health departments and rural health clinics.

- ▶ Lactation (breast milk) consultation services
- ▶ Labs and X-rays
- ▶ Hospitals, anesthesia and outpatient surgical centers
- ▶ Alternative treatment for pain management
- ▶ Prescriptions
- ▶ Dental services
- ▶ Medical equipment, such as wheelchairs
- ▶ Mental and behavioral health care

***Some benefits may need a referral, prior to approval by a doctor or a small copay**

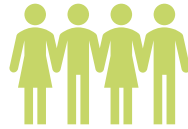
Helpful Resources



HHS Contact Center
1-855-889-7985

Call the HHS Contact Center for help with:

- Applying for Medicaid over the phone.
- Assistance with HHS services and programs beyond healthcare including, food programs, cash assistance, etc.



Iowa Medicaid Member Services
1-800-338-8366

Call member services for help with:

- Billing
- Address Changes
- Medicaid information
- Special approval for authorizations
- New Medicaid card
- Managed Health Care
- Third Party Liability



IM Customer Service Center
1-877-347-5678

Call the IM Customer Service Center to report changes to your Medicaid case such as:

- Address Changes
- Birth of a child
- Report a pregnancy
- Employment starts or ends
- Other income or household member changes

Iowa HHS Services Portal

If you already have an approved Medicaid case, creating an account can allow you to make the following action on your case:

- Opting into paperless notices
- Completing annual renewal online through your portal
- Reporting a change on your case
- Uploading documents for your case

▶ *Apply for Medicaid, SNAP, or FIP online*

▶ *Create a portal account*

▶ *Sign up for paperless notices for Medicaid*

<https://hhsservices.iowa.gov/apsspssp/ssp.portal>

MCO Member Services

Iowa Total Care: 1-833-404-1061
Molina Healthcare of Iowa: 844-236-0894
Wellpoint Iowa: 1-833-731-2140

Call your MCO if you have questions about:

- Billing
- Address Changes
- Medicaid information
- Special approval for authorizations
- New Medicaid card
- Managed Health Care
- Third Party Liability