12/10/15

ALERT!

Women Who Want to Keep Covered CA During Pregnancy

**Background:** Women enrolled in a Covered California plan are not required to report a pregnancy since pregnancy has nothing to do with Covered California eligibility.

If a woman does report that she has become pregnant after enrolling in a Covered California plan, she has the right to remain in her Covered California plan even if her household income is within the Medi-Cal limit for pregnant women.¹

- **ALERT:** But the computer system has been mis-programmed to switch Covered California women to no-cost Medi-Cal when they report a pregnancy and their income is at or below the Medi-Cal limit, which is 213% of poverty for pregnant women. Women are not informed they have a choice to stay in Covered California instead of moving to Medi-Cal.

**What this means:** The switch to Medi-Cal makes coverage much more affordable, since Medi-Cal has no premiums or any copayments, deductibles or coinsurance for pregnant women. The switch also lets the woman use Medi-Cal’s Comprehensive Perinatal Services Program (CPSP) and adult dental benefits. It also links her newborn to automatic eligibility for Medi-Cal for the entire first year.

But if the woman’s doctor, midwife or hospital does not participate in Medi-Cal, then she will not be able to continue receiving or arranging services from them if she is no longer enrolled in Covered California.

**What to do:** For a woman who has had her Covered California automatically switched to Medi-Cal during pregnancy or the postpartum period:

- Check to see if the woman’s clinic, doctor(s), or midwife and the hospital where she plans to deliver her baby will accept her as a Medi-Cal patient.
- If for ANY reason the woman wants to return to Covered California, she should do both of the following:

1) Ask the county Medi-Cal program (we can help you figure out who to call) to put her back into her Covered California plan; and

2) Request an “Expedited Fair Hearing” by calling 1-855-795-0634 or 1-800-743-8525 or, for the speech impaired, (TDD) 1-800-952-8349. Or fax the request to (916) 651-2789.

- Explain that there is an “Immediate Need” for “continuity of care” for a pregnant (or postpartum) woman.

- These fair hearings are supposed to happen in 10 days. They can be done either over the telephone or in person. You do not need a lawyer or other representative.

- Asking for the Expedited Fair Hearing might speed up the woman’s return to her Covered California plan.

- The request for a Fair Hearing might also help with paying for medical bills if the woman continued to use her Covered California clinic, doctor, midwife and/or hospital in situations where the county wasn’t able to get her back into her Covered California plan quickly enough.

Questions? Please contact Lynn Kersey at lynnk@mchaccess.org or Lucy Quacinella at lucyqmas@gmail.com.