

Pregnancy Healthcare Coverage Flowchart

Presumptive Eligibility* (PE) Provider

Starts the PE & Medicaid applications at the same time with the client.

PE Providers in Lincoln:

- Bluestem Health
402-470-5452
- Lincoln Family Medicine Center
402-483-4571
- Lincoln-Lancaster County Health Department
402-441-8065

Medicaid Application

Eligibility for Nebraska Medicaid is based on many factors. For example: citizenship, immigration status, residency, income, etc.

Eligible for **Nebraska Medicaid****

Heritage Health Managed Care Organizations (MCO)

Molina Healthcare

Nebraska Total Care

United Healthcare

Eligible for **CHIP*****

For example, client is a minor and household income is too high for Medicaid and client does not have other health insurance.

Eligible for **599 CHIP†**

For example, client is a non-qualified non-citizen OR income is too high for Medicaid.

NOT eligible for Nebraska Medicaid, CHIP or 599 CHIP.

Apply to **Healthcare Marketplace††** Private Insurance.

*PE covers prenatal ambulatory care only, which is routine outpatient care. Not the delivery or inpatient hospital services.

If the client is found to be eligible for PE coverage, the client can receive prenatal ambulatory care that same day under PE coverage. PE is managed by one of the Nebraska Medicaid Heritage Health Managed Care Organizations (MCOs).

If the Medicaid application is not submitted, PE coverage will end on the last day of the following month.

If the Medicaid application is submitted, PE coverage will last until the day Medicaid determination is made.

- If approved, Medicaid coverage will start beginning the first day of the month of the Medicaid application OR up to 3 months prior if requested by the client.
- If denied, PE coverage will end on the day of Medicaid denial.

**Nebraska Medicaid has 3 MCOs each with different but similar health plans. The MCOs also manage PE, CHIP and 599 CHIP.

Nebraska Medicaid covers the client and child for 12 months after birth. If the client does not choose an MCO, one will be assigned.

Eligibility for ongoing coverage for the client and child is reviewed annually.

***Children's Health Insurance Program (CHIP) provides the same coverage as Nebraska Medicaid and covers the client and child for 12 months after birth.

Eligibility for ongoing coverage for the client and child is reviewed annually.

† 599 CHIP covers the unborn child and includes prenatal visits and the birth.

599 CHIP coverage ends at the end of the birth month, or at the end of the following month if the child is born at the end of the month. The child is reviewed for Nebraska Medicaid eligibility around the time of birth without the need for a new application.

†† Healthcare Marketplace - Can only apply during open enrollment Nov. 1-Jan. 15 unless patient qualifies for the Special Enrollment Period. Pregnancy does not qualify for special enrollment but birth of a child does. Coverage starts first day of the next calendar month if enrolled by the 15th.