

Q: What if my income is too high to get full Medicaid healthcare coverage?

There are other programs that you may qualify for like:

- **CHIP** – The Children’s Health Insurance Program (CHIP) is federal healthcare for children offered through the State of Nebraska to women of low-income, age 18 or younger, who don’t qualify for regular Medicaid. To get insured under the CHIP program, you must first apply for Medicaid. There is not a separate application for the program. The cost is based on income. You can apply at the State of Nebraska Health & Human Services (DHHS) offices in person or call them at 402-473-7000 for help over the phone. They can instruct you in how to download an application from their web site that can be returned to them by regular mail or emailed back to them.
- **599 CHIP** – The 599 CHIP program covers pregnancy services for Nebraska women who don’t qualify for coverage under Medicaid or CHIP, regardless of immigration status. This program is not full Medicaid and coverage only applies to prenatal care and pregnancy-related services connected to the health of the unborn

child, including labor and delivery. The cost is based on income. You can apply at the State of Nebraska Health & Human Services (DHHS) offices in person or call them at 402-473-7000 for help over the phone. They can instruct you on how to download an application from their web site that can be returned to them by regular mail or emailed back to them.

- **Healthcare.gov** – If you don’t have health insurance through a job, Medicare, Medicaid, CHIP, or other source that provides qualifying health coverage, you can find insurance coverage through the Healthcare Marketplace, an online resource you can access at Healthcare.gov, a web site through the federal government. There you can find an insurance plan based on your needs and income. There are two times during the year you can apply for an insurance plan in the Marketplace (with some exceptions), (1) enroll between November 1 – December 15 for coverage that starts January 1 or (2) enroll by January 15 for coverage that starts February 1.

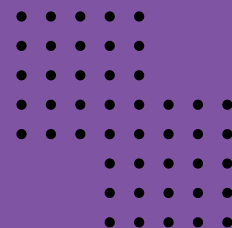
To learn more about Presumptive Eligibility and to find other local pregnancy resources:

HealthyLincoln.org/PregnancyCare



Pregnancy Health Coverage For Families of Low-Income

Early Pregnancy Coverage
Types of Programs Available
Who Qualifies
Where & How to Apply



Q. I'm pregnant. I don't have health insurance. How can I get healthcare?

No matter your income or immigration status, there is help. The Lincoln-Lancaster County Health Department, Lincoln Family Medicine Center or Bluestem Health can sign you up for free temporary pregnancy healthcare coverage through a Medicaid program called "Presumptive Eligibility" (PE). PE gives you coverage while your application for Medicaid is being considered.

Q: How do I know if I qualify for this temporary pregnancy healthcare coverage (PE)?

All pregnant women can get this short-term PE coverage while your application for Medicaid is being processed IF: (1) you are a Nebraska resident (2) you meet the income guidelines and (3) you are not already on PE coverage.

Q: What healthcare services are covered during the temporary PE period?

The covered services include (1) routine pregnancy related visits to your healthcare provider, (2) treatment for pregnancy related conditions such as hypertension, anemia, infections, depression, and gestational diabetes, (3) treatment for pre-existing or other conditions that affect the health of the mother or fetus and (4) emergency services at a healthcare provider when the health of the mother or fetus are in danger. Those services are called "ambulatory prenatal care".

Ambulatory prenatal care DOES NOT cover hospital stays and services connected to the delivery of your baby. For delivery and hospital coverage, you have to apply for full Medicaid benefits. You don't automatically get full Medicaid benefits just because you signed up for the temporary PE coverage.

Q: When does the PE coverage begin?

It begins the same day that you complete your PE application.

Q: Where do I apply for this PE short-term pregnancy coverage?

Call to make an appointment at one of these locations:

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

Q: What if I don't have a healthcare provider?

The Health Department will help you find a provider. Lincoln Family Medicine Center and Bluestem Health have medical providers onsite.

Q: How do I apply for full Medicaid benefits to cover the rest of my pregnancy, delivery, and other healthcare needs?

You can start the full Medicaid application at the same time you apply for PE coverage at any of the locations listed above.

Q: How do I prove my income?

You can bring pay stubs, tax returns, or W2s with you.

Q: What happens after I complete the application for full Medicaid coverage?

Your application for full Medicaid benefits will be mailed to the Nebraska Department of Health & Human Services (DHHS) within the next 1-2 days. You will be contacted by DHHS within the next 2-4 weeks about your application. DHHS may contact you by letter or they may call you to schedule an appointment to review your application.

If you do not hear from them in 3-4 weeks, you need to contact them to check on the status of your application. Call DHHS at 402-323-7455. It is very important that you respond right away if DHHS has questions about your Medicaid application.

Remember, getting approved for the PE short term pregnancy healthcare coverage is not the same as being approved for Medicaid. Your PE coverage is only temporary while DHHS determines if you qualify for full Medicaid benefits to cover the costs of your delivery and hospital stay.

Q: What happens if I do not submit a full Medicaid application?

Your PE pregnancy care coverage will end on the last day of the following month from the date you applied for PE.

