

# GOVERNMENT OF THE DISTRICT OF COLUMBIA

Department of Health Care Finance



## Health Care Coverage for Pregnant Individuals

### Pregnancy Frequently Asked Questions (FAQ)

**Purpose:** The purpose of this document is to give information about health care coverage for pregnant individuals.

#### Program Overview

#### 1. What are the eligibility requirements for pregnant individuals?

The district has **two** pathways to health coverage for pregnant women through the **CHIP From Conception to End of Pregnancy (FCEP) Option** also known as *CHIP Unborn Child* and through **Medicaid**. See eligibility criteria below:

##### CHIP From-Conception-to-End-of-Pregnancy (FCEP)

- Pregnant
- DC Resident
- Regardless of immigration status
- Meet income requirements
- Not enrolled or eligible for Medicaid or Medicare

##### Medicaid Program

- Pregnant
- DC Resident
- US Citizen or eligible immigration status
- Meet income requirements

#### 2. What are the income limits for pregnant individuals?

| Category                    | Pregnant Individual |
|-----------------------------|---------------------|
| Threshold in FPL            | 319% + 5% disregard |
| 2-person household, monthly | \$5,712             |
| 3-person household, monthly | \$7,196             |

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|                             |          |
|-----------------------------|----------|
| 4-person household, monthly | \$8,683  |
| 5-person household, monthly | \$10,167 |
| 6-person household, monthly | \$11,651 |
| 7-person household, monthly | \$13,138 |
| 8-person household, monthly | \$14,622 |

### 3. Is there an age requirement to apply for health coverage if I am pregnant?

No, there is NO AGE limit for individuals applying for pregnancy health coverage through CHIP From Conception to End of Pregnancy (FCEP) or Medicaid.

### 4. How do I report that I am pregnant?

You can report your pregnancy through all available methods, such as District Direct, phone, fax, mail or in-person. All you have to do is report that you are pregnant and the expected due date (or date of conception). No additional verification is needed.

### 5. I am currently receiving Health Care Alliance, and I am pregnant will my health coverage close on 9/30/2025?

Make sure that you report that you are pregnant and your expected due date (or date of conception). Once that is reported, your eligibility will change from Health Care Alliance to Medicaid or CHIP From Conception to End of Pregnancy (FCEP).

### 6. How can I get health coverage if I am now pregnant but are no longer have Health Care Alliance or Medicaid?

Submit an application for health coverage through District Direct, phone, fax, mail or in person and ensure that you state that you are pregnant and enter the pregnancy expected due date. All other eligibility factors including income will need to be submitted and you will be reviewed. If eligible your coverage will begin the first month of application.

### 7. When will my pregnancy health care coverage start and end?

It varies depending on the program. See differences below:

#### CHIP From Conception to End of Pregnancy (FCEP)

- Pregnancy eligibility: Starts the first day the pregnancy is reported through the end of pregnancy.

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- Post Partum Care (Period following childbirth): Two (2) months after the end of pregnancy.

Example: Sue is pregnant and applied for health coverage. Her due date is 3/5/2026. Her application is approved for CHIP From Conception to End of Pregnancy (FCEP) starting 9/2025. She reports the end of pregnancy on 3/4/2026. Post Partum coverage will start 4/1/2026 and end 5/31/2026.

### Medicaid Program

- Pregnant eligibility: Starts the first day the pregnancy starts at the end of the pregnancy.
- Post Partum Care (Period following childbirth): Twelve (12) months after the end of the pregnancy.

Example: Ashley is pregnant and applied for health coverage. Her due date is 3/5/2026. Her application is approved for Medicaid starting 9/2025. She reports the end of pregnancy on 3/4/2026. Post Partum coverage will start 4/1/2026 and end 3/31/2027.

### **8. Does Medicaid or CHIP From Conception to End of Pregnancy (FCEP) program cover the delivery?**

Yes.

### **9. Is CHIP From Conception to End of Pregnancy (FCEP) or Medicaid program in managed care of fee for service?**

Managed Care.

### **10. What happens if I apply for pregnancy health coverage after October 1, 2026, and I am over 26 or my income is above 138% FPL?**

**If you are eligible for CHIP From Conception to End of Pregnancy (FCEP),** you will be enrolled in coverage until the end of your pregnancy. Once your pregnancy ends you will get two (2) additional months and then your coverage will be terminated.

*Example:* Kelly is 28 years old and is pregnant. She applies for health coverage on October 15, 2025, and meets all eligibility requirements and is eligible for CHIP From Conception to End of Pregnancy (FCEP). Her pregnancy ends February 2, 2026. She will have additional health coverage from March 2026-April 2026. Her eligibility will end April 30, 2026.

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\*Note: She will not be enrolled in Health Care Alliance after the pregnancy ends because she is not eligible due to her age. Health Care Alliance is no longer accepting enrollees aged 26 or older and/or income above 138% starting October 1, 2025.

**If you are eligible for Medicaid**, you will be enrolled in coverage until the end of your pregnancy. Once your pregnancy ends you will get an additional twelve (12) months of health coverage and then you will be evaluated for continued Medicaid or coverage through DC Health Link.

*Example 1:* Dawn is 28 years old and is pregnant. She applies for health coverage on October 15, 2025, and meets all eligibility requirements and is eligible for Medicaid. Her pregnancy ends February 2, 2026. She will have additional health coverage from March 2026-February 2027. Based on all her eligibility factors she is still eligible for Medicaid by the end of her certification period of February 2027. She will be renewed in Medicaid for another year.

*Example 2:* Dawn is 28 years old and is pregnant. She applies for health coverage on October 15, 2025, and meets all eligibility requirements and is eligible for Medicaid. Her pregnancy ends February 2, 2026. She will have additional health coverage from March 2026-February 2027. Based on all her eligibility factors she is still NOT eligible for Medicaid due to her income by the end of her certification period of February 2027 and will terminate at the end of February 2027. She will be sent to DC Health Link to be reviewed for marketplace insurance.

## **11. Does the Healthy DC Plan cover individuals who are pregnant?**

No. If you are active on the Healthy DC Plan as of 1/1/2026 and become pregnant you must report your pregnancy immediately to DC Health Link. Once your pregnancy is reported, you will be reviewed for CHIP From Conception to End of Pregnancy (FCEP) or Medicaid.

## **12. What services are covered for Pregnant individuals on CHIP From Conception to End of Pregnancy (FCEP) or Medicaid?**

CHIP From Conception to End of Pregnancy (FCEP) and Medicaid offers all health services available under the State Plan.