



Medi-Cal Access Program (MCAP)

(Formerly known as the Access for Infants and Mothers (AIM) Program)

If you do not qualify for Full Coverage Medi-Cal or Pregnancy-Related Medi-Cal, you might qualify for MCAP. MCAP offers low-cost comprehensive coverage, with no copayments, deductibles, or coinsurance. It requires a fee equal to 1.5% of yearly family income that can be paid all at once or paid in monthly installments over 12 months. This is usually less than what Covered California costs.

If you are pregnant and in Covered California coverage, you may be eligible for lower cost MCAP and can change to MCAP if you prefer; to see if you are eligible for MCAP you can call (800) 433-2611.

If you are eligible for MCAP, you can enroll regardless of citizenship/immigration status. To qualify for MCAP, you must be:

- Pregnant when you apply
- Within the income limits of the program (see below)
- A California resident
- Not insured by no-cost Medi-Cal
- Not insured by Medicare Part A and Part B benefits when you apply
- Not insured by private insurance (unless you have a separate maternity only deductible or co-payment of more than \$500)

If you are eligible for both MCAP and Covered California, here are some key points to think about before deciding which program you prefer:

- Your MCAP premiums may be less expensive than Covered California's costs, and MCAP has no co-payments or deductibles.
- MCAP covers your baby for the first year of life, and the second year if your income stays under the applicable limits.
- After your pregnancy ends, you can enroll in Covered California if you are eligible or you can enroll in Medi-Cal if your new family size qualifies you for Medi-Cal.

Check the monthly income table below to see if you qualify for MCAP. (These dollar amounts go up April 1, 2016.)

| Family Size | Monthly Income (>213% - ≤322% FPL) |
|--|---------------------------------------|
| 2 (pregnant applicant with 1 expected child) | \$2828 - 4275 |
| 3 | \$3566 - 5391 |
| 4 | \$4305 - 6508 |
| 5 | \$5043 - 7624 |
| 6 | \$5782 - 8740 |



You can apply at this link: www.CoveredCA.com.

Enrolling Newborns

Be sure to tell MCAP when your baby is born, so that they can get covered right away. If you are enrolled in MCAP, your baby should be eligible for benefits from the date of birth and at least up to age one year if living in California.

To register your newborn, you can contact MCAP by calling 800-433-2611 or complete and return the Infant Registration form, which you can download at this link at http://mcap.dhcs.ca.gov/Downloads/Infant_Registration.aspx and mail it to:

MCAP
P.O. Box 15559
Sacramento, CA 95852-0559

or fax to 888-889-9238.

Eligible newborns will be enrolled in coverage until age one regardless of family income changes and until age two if family income is at or below the maximum allowed for MCAP (see the MCAP income chart above) and if not eligible for Medi-Cal without a share of cost. MCAP newborns may have a small premium when enrolled in Medi-Cal.

