

# Medicaid Enrollment Toolkit for Pregnant & Birthing Individuals

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CREATED AND COMPILED BY THE  
VIRGINIA NEONATAL PERINATAL COLLABORATIVE (VNPC)





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# How To Use This Toolkit

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Virginia Neonatal Perinatal Collaborative (VNPC) strives to ensure that health providers for maternal and infant health, community organizations, and pregnant individuals are aware of eligibility and how to enroll into Medicaid. The VNPC seeks to educate all parties to enhance, encourage, and participate in shared decision-making to support pregnant and birthing individuals during the entire pregnancy and 12-months postpartum.

Several resources on how to enroll into Medicaid exist. They provide relevant information on eligibility for clients, patient navigators, providers, and community partners to use as additional support. This toolkit is unique in its consolidation of key resources to be shared by various partners throughout Virginia. This toolkit has a community-based approach, intended for use by all prenatal and postpartum support staff. This information must be conveyed to clients to keep them to date and informed on Medicaid eligibility and enrollment.

In 2023, 39,000 pregnant individuals were covered out of 2.1 million Virginian Medicaid members; this covers about 1 in 3 births in Virginia.



This toolkit provides messaging and talking points; actions items that include information on who is eligible and how to enroll into Medicaid and a sample script for application assisters; and various resources that range from enrollment information to other options beyond Medicaid. English and Spanish versions are available for most materials. Please note that some materials are taken directly from Cover VA's website while some are original works created by VNPC. Nonetheless, by using this toolkit the goal is to provide client-facing professionals with the necessary tools to be successful in bridging gaps within pregnant individuals and prenatal and 12-month postpartum care.

# Introduction

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## Purpose

This toolkit aims to simplify the Medicaid enrollment process for pregnant individuals, support patient navigators in their roles as guides, and equip healthcare providers with essential resources to educate and assist their clients. By utilizing these materials and resources presented, stakeholders can ensure more pregnant individuals receive timely access to Medicaid benefits and necessary prenatal and postpartum care.

## Background

### *What is Medicaid?*

Medicaid is a government sponsored health-insurance program for low-income families who have no medical insurance or inadequate insurance. All states offer Medicaid or a program like it to help pregnant individuals receive prenatal and postpartum care.

Each state sets up their own specific requirements for eligibility and they differ from state to state. However, all states are required to include certain individuals or group of people in their Medicaid plan. State eligibility groups include: Categorically needy, medically need, and special groups. “Categorically needy” group will cover pregnant women whose income level is at or below 133% of federal poverty level – FPL may vary state by state.. “Medically needy” group will cover a pregnant person who makes too much money to qualify in the “categorically needy”. This means that those who have been denied Medicaid may be able to qualify. This is known as expanded eligibility.

### *How does Medicaid work?*

Medicaid does not pay monetary benefits directly to the covered participant. Rather, certain healthcare providers and health care facilities have a contract with Medicaid to treat those that are covered by it.

When receiving Medicaid benefits, you typically are given a list or a website with information of providers in your area. As long you receive care from a Medicaid provider, and your services are covered by the state, your health care costs will be submitted through Medicaid and will be covered.

Pregnant individuals are covered for all care related to their pregnancy, delivery, and any complications that may occur during pregnancy and up to 12 months postpartum in Virginia.

In Virginia, there is something known as “Presumptive Eligibility” in which pregnant individuals may qualify to receive care that they received for their pregnancy before they applied and received Medicaid. This was established to encourage expecting parents to start necessary prenatal care as early in their pregnancy as possible.

Pregnant individuals are usually given priority in determining Medicaid eligibility and most offices try to qualify a pregnant person within 2-4 weeks.

# Messaging and Talking Points

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When discussing Medicaid or other health insurance coverage, it is crucial to discuss various options and to promote shared decision making. To start, it is in the best interest of everyone involved in the care journey to understand the health care system a bit more. Managed Care is a healthcare delivery system that aims to control costs and improve quality of care by coordinating services and managing how care is accessed and used. It usually involves a network of providers such as doctors, hospitals, and specialists who agree to provide care to patients at pre-determined rates. Managed Care Organizations (MCOs) are health plans or health care companies that use managed care as its model to keep the best quality of care while reducing costs. Currently, there are 5 MCOs in Virginia. When you enroll in Medicaid, you will choose one of these MCOs as your health plan - the organization that processes your Medicaid covered health claims and services.

**You can compare benefits for the MCOs here:**  
<https://www.viriniamanagedcare.com/en/compare-plans>

## Virginia Managed Care Organizations



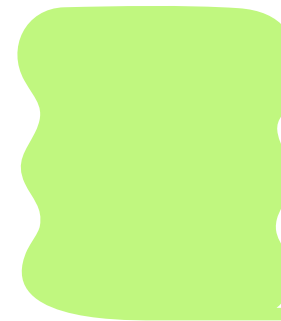
Aetna Better Health

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Anthem HealthKeepers Plus

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Molina Healthcare

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Sentara Community Plan

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UnitedHealthcare Community Plan

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# Medicaid Coverage Options for Pregnant and Recently Pregnant Women in Virginia



## Medicaid, FAMIS, FAMIS MOMS, FAMIS Prenatal

1

Children's Health Insurance Program (known as FAMIS in Virginia) provides insurance to uninsured children, but also provides coverage to pregnant individuals.

Even though FAMIS focuses on people who can't afford health insurance, FAMIS programs allow higher incomes than Medicaid does, reducing the uninsured gap that some people may face if they make too much to qualify for Medicaid.

Even if you do not qualify for FAMIS, your child may at birth.

2

Members are first enrolled in fee-for-service for a short period of time until they are enrolled in one of the health plans. Most Medicaid and FAMIS members get care through a health plan. Each health plan has a network (group) of primary care providers (PCPs), specialists, hospitals, and other health care providers. The health plans members can choose from include:

- Aetna Better Health of Virginia
- Anthem HealthKeepers Plus
- Molina Healthcare
- Sentara Community Plan
- UnitedHealthcare Community Plan

3

FAMIS Prenatal coverage is full coverage for pregnant individuals who do not meet immigrant status rules for other coverage. There is no need to meet immigration state rules, provide immigration documents, or have a social security number to qualify for FAMIS Prenatal coverage. However, you do need to live in Virginia, meet income rules, and be uninsured. You also need to provide your estimated due date and how many children you are expecting.

Covered benefits include (coverage lasts through 60 days postpartum):

- Doctor visits
- Prescriptions
- Your hospital stay for birth
- And more!



# Incoming Call Script

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For Patient Navigators you can use this script as a guideline in what to ask when talking with clients:

Thank you for calling \_\_\_\_\_my name is \_\_\_\_\_, how can I help you today?

If the family is interested in applying for Medicaid/FAMIS insurance:

I have a few questions before we start an application...

- Are you/is your child(ren) born in the USA?
- Do you/they have a visa, green card, or work permit?
- How many family members live in your household?
- What is your monthly gross income? (Ask if both parents work)
- Do you get paid in paychecks, cash? Are you self-employed? How often do you get paid?

If they qualify for Medicaid/FAMIS:

From the information you provided, you most likely will qualify for Medicaid/FAMIS insurance. We can start your application by phone now or you can come to our office. Which would work best for you?

If they would like to come to the office, provide \_\_\_\_ address. If they would like to receive the application in their mail, complete the application with them as much as possible over the phone. \_\_\_\_ staff will send an envelope with application, welcome to the office and application requirement list and Business Return Envelope (BRE).

What do you need to bring to apply for Medicaid/FAMIS?

- 1.SSN (if applicable)
- 2.Birth Certificate or U.S. Passport
- 3.Green Card (If applicable)
- 4.Visa (If applicable) and/or I-94
- 5.Work Permit (If applicable) or receipt of approval (Form I-797)
- 6.Income Verification:
  - a.One to two months' worth of income
  - b.or current tax return if self-employed

\* If family does not qualify for Medicaid/FAMIS insurance, please assist with referral to the health insurance marketplace or low cost/free clinics.

Due to your current immigration status, your child/ren does not qualify for Medicaid. But I can refer you to \_\_\_\_\_.

\*\* Children do not qualify for Medicaid/FAMIS insurance if they have Diplomatic VISA, asylum in process, Dreamers or DACA.

\*\* Full coverage adults must be Citizens, Permanent Resident 5+ years, or approved Asylum/Refugee status within their first 7 years of arrival except for Pregnant Women if income requirement is met.

# Applying to the Marketplace



## For Pregnant Parents

If you are currently pregnant or trying to get pregnant and you DON'T have healthcare coverage, you may qualify for a Special Enrollment Period which will allow you to enroll in a Marketplace health plan now.\*

Special Enrollment Period qualifications include:

- Losing health coverage
- Moving
- Getting married
- Having or adopting a baby
- Household income falls below a certain amount

*\*Being pregnant does not qualify you for a Special Enrollment Period, but the birth of your child does.*

If you don't qualify for a Special Enrollment Period, you will still be eligible to apply within 60 days of your child's birth. You can also enroll in coverage for the next plan year during the next Open Enrollment Period. If you are eligible for Medicaid or CHIP, your coverage can begin at any time.

## For Postpartum Parents

If you gave birth within the past year and you DON'T have healthcare coverage, having a baby qualifies for you a Special Enrollment Period. This means that after you have your baby you can enroll in Marketplace coverage even if it is outside the Open Enrollment period. When you enroll in your new plan, your coverage will start the day your baby was born.

- Make sure to apply within 60 days after your baby's birth. Your plan can cover you, your baby, and other household members.
- If you had Medicaid or CHIP coverage that ended after you gave birth (or if the state told you that your coverage was ending) you can still apply for Marketplace coverage.
- Remember that losing coverage qualifies you for a Special Enrollment Period
- When you fill out the application, select that you were found ineligible for Medicaid or CHIP by the state agency.

## How to Apply

There are different ways that you can apply for Medicaid. It all depends on what is easiest for you:

- Apply online at [commonhelp.virginia.gov](https://commonhelp.virginia.gov)
- Call Cover Virginia Call Center Monday-Friday, 8am-7pm and Saturday, 9am-12pm at 1 (888) 221-1590
- Apply online at Virginia's Marketplace at [marketplace.virginia.gov](https://marketplace.virginia.gov)
- Mail or drop off a paper application to your local Department of Social Services (DSS).
- Find your local DSS at [dss.virginia.gov/localagency](https://dss.virginia.gov/localagency)

Make sure to have this information ready when applying for Medicaid:

- Full legal name
- Date of birth
- Social Security Number
  - Please NOTE that you may be asked to prove your citizenship or immigration status after applying.
- Employer and income information for everyone in your family
  - Paystubs, W-2 forms, or wage and tax statements will provide the necessary information.
  - Policy numbers for any current health insurance you may have.
  - Information about any job-related health insurance available to your family



# Resources

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**All the resources found here besides the Medicaid One-Pager are resources found on CoverVA's website. They have been collated into a single location to ease access to them. The intention is to disperse these flyers, posters, etc. to the clients and to support with community outreach efforts. Most of the resources have an accompanying Spanish version. VNPC has also included a Medicaid Doula form that will enable interested clients to seek out Doula care if they decide to do so. These resources are not meant to encapsulate all relevant information pertaining to Medicaid enrollment and prenatal/postpartum care but serve the purpose of easing patient navigation and education. Use these items as you see best fit with the goal of reducing health disparities in the pregnant and birthing community in Virginia.**

# Contacts

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**These are contacts you can reach out to if you have any questions regarding enrollment, eligibility, or general questions on Medicaid. If you have specific questions on the creation of the toolkit or where the information was found, please reach out to VNPC at [info@govnpc.org](mailto:info@govnpc.org).**



## Project Connect

VHCF's Project Connect grants fund local outreach and enrollment efforts that help individuals and families apply for Virginia's state-sponsored health insurance programs. These grants are made possible with funding from the Virginia Department of Medical Assistance Services and the U.S. Centers for Medicaid and Medicare Services.

**Special requirements regarding Project Connect Grants:**

- Are targeted to the areas of the state with the highest populations of uninsured Virginians.
- Can be used only to help increase enrollment and retention in Medicaid/FAMIS.
- Can be applied for only via special Requests For Proposals (RFPs) as new funds become available.
- Applicants for Project Connect funding also must meet all general VHCF eligibility requirements.

While VHCF's existing Project Connect grantees continue to make record progress enrolling Virginians in Medicaid/FAMIS, no new Project Connect grants are being made at this time.

VHCF will issue Requests for Proposals (RFPs) as funds become available.

For more information, contact Katie Hill, VHCF's Director of Programs at [katie@vhcf.org](mailto:katie@vhcf.org) or 804-828-5804.

## Application Assistance Locations (\* = Application Assistance available in Spanish):



### **Western/Southwest Region**

Organization: Bradley Free Clinic  
Localities Served: Roanoke County, Roanoke and Salem Cities  
Contact: Carolyn Coles  
Email: [Carolync@bradleyfreeclinic.com](mailto:Carolync@bradleyfreeclinic.com)  
Call: 540-344-5156

Organization: Cumberland Plateau Health District  
Localities Served: Dickenson, Lee, Russell, Scott, Washington and Wise Counties; Norton and Bristol Cities  
Contact: Pat McGlothlin  
Email: [Pat.mcglathlin@vdh.virginia.gov](mailto:Pat.mcglathlin@vdh.virginia.gov)  
Call/Text: 276-254-2919

Localities Served: Bland, Buchanan, Smyth, Tazewell and Wythe Counties  
Contact: Betsy Ball  
Email: [betsy.ball@vdh.virginia.gov](mailto:betsy.ball@vdh.virginia.gov)  
Call/Text: 276-385-5571

### **Central Region**

Organization: Virginia Health Care Foundation\* Localities Served: Chesterfield and Henrico Counties, and Richmond City  
Contact: Norma Ryan  
Email: [Norma@vhcf.org](mailto:Norma@vhcf.org)  
Call/Text: 804-955-9578

### **Southside Region**

Organization: Martinsville-Henry County Coalition for Health & Wellness  
Localities Served: Henry and Patrick Counties, Martinsville City  
Contact: Ann Walker  
Email: [awalker@healthcommunitymhc.org](mailto:awalker@healthcommunitymhc.org)  
Call/Text: 276-732-0509

Organization: Virginia Legal Aid Society  
Localities Served: Halifax County  
Contact: Liz Cunningham  
Email: [lizc@vlas.org](mailto:lizc@vlas.org)  
Call/Text: 434-515-0497

Localities Served: Danville City and Pittsylvania County  
Contact: Viola Columna  
Email: [violac@vlas.org](mailto:violac@vlas.org)  
Call/Text: 434-515-0497

### **Tidewater Region**

Organization: Norfolk Department of Health  
Localities Served: Norfolk City and Virginia Beach City  
Contact: Ester Dejesus-Melvin\*  
Email: [Ester.dejesus-melvin@vdh.virginia.gov](mailto:Ester.dejesus-melvin@vdh.virginia.gov)  
Call/Text: 757-284-4812  
Contact: Toni Woodhouse  
Email: [lavenia.woodhouse@vdh.virginia.gov](mailto:lavenia.woodhouse@vdh.virginia.gov)  
Call/Text: 757-683-2777

### **Northern Region**

Organization: Inova Partnership for Healthier Communities-Fairfax/Alexandria\*  
Localities Served: Arlington and Fairfax Counties, Alexandria, Fairfax, and Falls Church Cities  
Contacts:  
Call: 703-698-2550  
Text: 703-479-0330  
Christina Bonilla – [Christina.bonilla@inova.org](mailto:Christina.bonilla@inova.org)  
Irma Reyes – [Irma.reyes@inova.org](mailto:Irma.reyes@inova.org)  
Hyrkania Valentin – [Hyrkania.Valentin@inova.org](mailto:Hyrkania.Valentin@inova.org)

Organization: Inova Partnership for Healthier Communities-Prince William\*  
Localities Served: Prince William County, Manassas City, and Manassas Park City  
Contact: Karla Villalta  
Email: [Karla.Villalta@inova.org](mailto:Karla.Villalta@inova.org)  
Call/Text: 703-967-3772

Organization: Inova Partnership for Healthier Communities-Loudoun\*  
Localities Served: Loudoun County  
Contact: Andrea Narvaez  
Email: [Andrea.Narvaez@inova.org](mailto:Andrea.Narvaez@inova.org)  
Call/Text: 703-579-7161

Organization: Neighborhood Health\*  
Localities Served: Arlington and Fairfax Counties, Alexandria, Fairfax and Falls Church Cities  
Email: [eligibility@neighborhoodhealthva.org](mailto:eligibility@neighborhoodhealthva.org)  
Call/Text: 703-269-7284

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