

Cardinal Care Fact Sheet: Pregnant Individuals

Medicaid for Pregnant Women (MPW), FAMIS MOMS and FAMIS Prenatal provide full-benefit health coverage, including medical, behavioral health and dental care, during and after pregnancy.

Eligibility Rules

Medicaid eligibility is determined using both non-financial and financial requirements. Certain rules apply to all covered groups (ex: being a VA resident) while others vary by group (ex: income limits or pregnancy status). Applicants must also agree to all rights and responsibilities listed on the application.

Non-Financial Eligibility Rules

To be eligible for MPW, FAMIS MOMS or FAMIS Prenatal an individual must:

- Be pregnant or within the covered postpartum period.
- Be a resident of Virginia.
- Be a U.S. citizen or legally residing noncitizen (MPW and FAMIS MOMS).
 - Individuals can be eligible for FAMIS Prenatal regardless of immigration status.
- Have a Social Security Number (SSN), have applied for a SSN number, or meet an exception.

For FAMIS MOMS & FAMIS Prenatal:

- You must not be enrolled in credible health insurance, such as employer coverage.

Financial Eligibility Rules

The income limit for MPW is 148% of the federal poverty limit (FPL). The income limit for FAMIS MOMS and FAMIS Prenatal is 205% FPL. There is no resource limit for these covered groups.

Countable income includes the adjusted gross income (taxable income minus tax deductions), Social Security income, tax exempt interest, and foreign earned income of the adults in the household. In limited circumstances, income of children and other dependents in the household may also be counted. *See chart at the end of this factsheet for 2025 income limit figures by household size.*

Coverage Details

Medicaid for Pregnant Woman (MPW), FAMIS MOMS and FAMIS Prenatal provide full-benefit health and dental coverage with no cost-sharing. MPW and FAMIS MOMS members get 12 months of protected coverage after the end of the pregnancy. FAMIS Prenatal members get 2 months of protected coverage after the end of the pregnancy.

Children born to MPW and FAMIS MOMS members are automatically enrolled in Medicaid or FASMS until their 1st birthday. Children born to FAMIS Prenatal enrollees undergo a limited eligibility reviewed at birth and, if eligible, are enrolled in Medicaid or FAMIS until their 1st birthday.

Application & Ongoing Eligibility

Providing a complete application helps the state process your application. If information is missing or cannot be verified, you will be sent a request for additional documentation.

Application

Applications can be submitted:

- Online at www.commonhelp.virginia.gov.
- Over the phone with the Cover Virginia Call Center, 1-855-242-8282 (TDD: 1-888-221-1590)
 - Monday through Friday, 8 a.m. to 7 p.m. and Saturday 9 a.m. to 12 p.m.
- By mail to:
Cardinal Care Correspondence Center
P.O. Box 1820
Richmond, VA 23218
- By fax or in-person to your local Department of Social Services.

Application forms can be downloaded from www.coverva.dmas.virginia.gov/apply/applications/ or requested at the local Department of Social Services (LDSS).

If approved for MPW, FAMIS MOMS, or FAMIS Prenatal, coverage begins the first of the month that the application is submitted. Medicaid can begin up to 3 months before the application month if the individual was eligible during those months. FAMIS MOMS and FAMIS Prenatal coverage can start no earlier than the application month.

Individuals in the 12 months following the end of their pregnancy can still apply for MPW and FAMIS MOMS and if eligibility be enrolled for the duration of the postpartum coverage period. Application for FAMIS Prenatal must be made no later than the month of the birth. Those submitted after this will be reviewed for eligibility for Emergency Services, which covers labor and delivery costs up to 3 months prior to the application month.

Ongoing Eligibility

Eligibility will be reviewed at the end of the protected period of postpartum coverage. During this process, the state will try to renew your coverage in a covered group for individuals who are not pregnant using information available through electronic sources. You will be sent a renewal form if additional information is needed to determine your continued eligibility. It is important to return the completed renewal form and all requested information, or you may lose your coverage.

Renewals can be completed online at www.commonhelp.virginia.gov, by calling Cover Virginia at 1-855-242-8282, or by returning the completed form to the Cardinal Care Correspondence Center or your LDSS.

Medicaid and FAMIS for Children Under 19 Income Limits

(Effective January 15, 2025*)

Household Size	Medicaid for Pregnant Women (148% FPL)		FAMIS MOMS & FAMIS Prenatal (205% FPL)	
Family Size**	Yearly	Monthly	Yearly	Monthly
2	\$31,302	\$2,609	\$43,358	\$3,614
3	\$39,442	\$3,287	\$54,633	\$4,553
4	\$47,582	\$3,966	\$65,908	\$5,493
5	\$55,722	\$4,644	\$77,183	\$6,432
6	\$63,862	\$5,322	\$88,458	\$7,372
7	\$72,002	\$6,001	\$99,733	\$8,312
8	\$80,142	\$6,679	\$111,008	\$9,251
Add'l Person +	\$8,140	\$679	\$11,275	\$940

*Income limits are adjusted each year based upon annual changes to the Federal Poverty Limit and include the standard 5% disregard

*A pregnant person's household size includes the number of children with which they are pregnant.

If your income or resources are above these limits, you may be still eligible for different Medicaid covered group. It is important to apply so a full eligibility determination can be completed. See the [Virginia Medical Assistance Eligibility Manual](https://dmas.virginia.gov/for-applicants/eligibility-guidance/eligibility-manual/) (dmas.virginia.gov/for-applicants/eligibility-guidance/eligibility-manual/) for all eligibility rules.

Have More Questions?

For questions, additional help, or language assistance services or large-print, Medicaid and FAMIS members are encouraged to call Cover Virginia at 1-833-5CALLVA (TDD: 1-888-221-1590).