

# Healthcare Eligibility Chart for Pregnant Women

If you are pregnant, the chart below will indicate the best initial place to apply for health care coverage under the Affordable Care Act. Pregnant women with household incomes of 213% of the Federal Poverty Level or less should apply through the state of Indiana at [www.dfrbenefits.in.gov](http://www.dfrbenefits.in.gov) using the state application. Pregnant women with household incomes between 213% and 400% of the FPL may be eligible for subsidized coverage through the federal health exchange and should apply at [www.Healthcare.gov](http://www.Healthcare.gov) using the federal application. Pregnant women with household incomes over 400% FPL may apply for coverage at [www.Healthcare.gov](http://www.Healthcare.gov), but may also seek coverage via the existing commercial health insurance market.

Note, for the purpose of applying for Medicaid, a pregnant woman’s household size is always at least two as the woman’s unborn child is included in the calculation.

Household size	Family Income*		
1	\$32,085.00 or less	\$32,085.01 - \$60,240.00	\$60,240.01 or more
2	\$43,538.40 or less	\$43,538.41 - \$81,760.00	\$81,760.01 or more
3	\$55,003.20 or less	\$55,003.21 - \$103,280.00	\$103,280.01 or more
4	\$66,456.00 or less	\$66,456.01 - \$124,800.00	\$124,800.01 or more
5	\$77,921.40 or less	\$77,921.41 - \$146,320.00	\$146,320.01 or more
6	\$89,386.20 or less	\$89,386.21 - \$167,840.00	\$167,840.01 or more
7	\$100,839.00 or less	\$100,839.01 - \$189,360.00	\$189,360.01 or more
8	\$112,304.40 or less	\$112,304.41 - \$210,880.00	\$210,880.01 or more

NOTE: Pregnancy Medicaid is not considered to be “minimum essential coverage” by the Internal Revenue Service and, therefore, will not satisfy the federal government’s minimum coverage requirements in order to avoid a tax penalty. Loss of pregnancy Medicaid coverage for any reason such as an increase in income, will not qualify you for a special enrollment period. Therefore, individuals may wish to obtain subsidized health coverage via the federal health exchange ([www.Healthcare.gov](http://www.Healthcare.gov)) along with pregnancy Medicaid coverage from the State of Indiana.

Legend

- Apply at [www.dfrbenefits.IN.gov](http://www.dfrbenefits.IN.gov)
- Apply at [www.Healthcare.gov](http://www.Healthcare.gov)
- Apply at [www.Healthcare.gov](http://www.Healthcare.gov) or commercial health insurance market

\*Projected 2024 gross household income (not take-home pay)  
the incomes listed are based on the 2024 federal poverty levels.

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