

Presumptive Eligibility for Pregnant Women

A message to you from Indiana Medicaid:

Seeing a doctor as soon as you know you are pregnant is important for mom and baby. Early health care can keep you healthy and lead to a healthier baby. Presumptive Eligibility for Pregnant Women will pay for early pregnancy doctor visits while you complete the full Medicaid application process. If you don't have health insurance and are pregnant, PEPW may be for you.

What is Presumptive Eligibility for Pregnant Women?

PEPW allows pregnant women who appear eligible for Medicaid or the Healthy Indiana Plan to get prenatal care without waiting for their Indiana Application for Health Coverage to be fully processed. PEPW covers doctor visits and outpatient prenatal care from the day that the PEPW application is submitted.

Family Size	Maximum Monthly Income
2	3,841.20
3	4,849.85
4	5,857.50
5	6,866.20
6	7,874.85
7	8,882.50
8	9,891.20

Count unborn child as 1 in family size. Effective 3/1/2026.

Who can get PEPW?

Women who are pregnant and do not already have Medicaid or HIP. You must also:

- be a U.S. citizen or qualified legal immigrant;
- be a resident of Indiana; and
- have family income below the amounts listed.

How do I apply for PEPW?

1. Find an approved PEPW provider to submit a PEPW application. You can do this by calling 800-889-9949. Once you find a PEPW provider, they will ask you some questions and determine if you are eligible the same day you apply.
2. Your PEPW coverage is temporary and you must complete an Indiana Application for Health Coverage in order to keep your coverage. If you do not submit an Indiana Application for Health Coverage, your insurance will end. The cost for delivery of your baby is NOT covered under the PEPW process.

Will PEPW pay for my first visit?

Yes, if you are approved for PEPW, any medical service you receive that day from the clinic or doctor will be covered. If you do not get PEPW coverage, you will be responsible for paying for the services.

What should I bring to my first visit?

You will be asked to provide the following information:

- Name
- Address
- Phone number
- Social Security number
- Family size
- Amount of monthly family income

Do I need to pick a doctor and health plan?

No. Your PEPW services are not delivered through a health plan. You will not select a health plan until your full application is approved.



After I am approved, how do I identify myself as a PEPW member?

When you are approved for PEPW, you will get a letter that gives you a PEPW identification number. You will need to keep this letter and take it to all doctor visits while you are on PEPW.

What services are covered?

PEPW covers doctor visits, tests, lab work and other care for your pregnancy. It covers dental care, prescription drugs and transportation services to doctor appointments. Your health plan will help you find service providers.

What services are not covered?

Some services are not covered by PEPW, including:

- Pregnancy related care when you are admitted to the hospital
- Labor and delivery
- Services that are not for your prenatal care

These services are covered by Hoosier Healthwise. It is important to get your Indiana Application for Health Coverage submitted so that you can have all of your healthcare services covered.

For how long am I covered through PEPW?

You will remain covered through PEPW until the state determines if you are eligible for ongoing coverage. You need to apply for health coverage by completing the Indiana Application for Health Coverage by the last day of the month following the month your PEPW coverage was started.

If I get Medicaid or HIP coverage before delivery, will my baby have health care coverage?

Yes. Babies who are born to women who have Medicaid or Healthy Indiana Plan coverage are also covered by Medicaid beginning at birth. Women who are not

covered at the time of labor and delivery, including those who had PEPW, will have to apply for Medicaid coverage for their newborn.

The application process can take some time. It is best if you apply and respond to all requests for information from the state, before your baby is born.

Reminder of your responsibility

For your health and the health of your baby, you should complete the Indiana Application for Health Coverage right away. Please know that even if you get PEPW, you may not be approved. After you submit your Indiana Application for Health Coverage, the state may call you for an interview.

It is very important that you respond promptly to all requests from the state regarding your application.

If you do not respond, you will not be eligible for Medicaid or Healthy Indiana Plan coverage and you will be responsible for paying all of your labor and delivery costs. This can be very expensive!

If you have questions about PEPW, please contact the Enrollment Broker at 800-889-9949.



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