



# HEALTHCARE REFORM

## Health care 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*  |   |   |
|----------------|---|---|---|
|                | Apply at <a href="http://dfrbenefits.IN.gov">dfrbenefits.IN.gov</a> | Apply at <a href="http://Healthcare.gov">Healthcare.gov</a> | Apply at <a href="http://Healthcare.gov">Healthcare.gov</a> or commercial health insurance market |
| 1              | \$34,002.00 or less   | \$34,002.01 – \$63,840.00                                   | \$63,840.01 or more   |
| 2              | \$46,094.40 or less   | \$46,094.41 – \$86,560.00                                   | \$86,560.01 or more   |
| 3              | \$58,198.20 or less   | \$58,198.21 – \$109,280.00                                  | \$109,280.01 or more  |
| 4              | \$70,290.00 or less   | \$70,290.01 – \$132,000.00                                  | \$132,000.01 or more  |
| 5              | \$82,394.40 or less   | \$82,394.41 – \$154,720.00                                  | \$154,720.01 or more  |
| 6              | \$94,498.20 or less   | \$94,498.21 – \$177,440.00                                  | \$177,440.01 or more  |
| 7              | \$105,590.00 or less  | \$106,590.01 – \$200,160.00                                 | \$200,160.01 or more  |
| 8              | \$118,694.40 or less  | \$118,694.41 – \$222,880.00                                 | \$222,880.01 or more  |

**Note:** Count unborn child/ren in household size

**Legend:**

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

\* Projected 2026 gross household income (not take-home pay); the incomes listed are based on the 2026 Federal Poverty Level.