



Maternal and Child Health Access
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Pregnancy Health Care Coverage
Pregnancy, Abortion, Miscarriage, and Delivery
Monthly Income Limit Comparison Chart
Effective 1-1-2026 through 12-31-2026

Number of Persons	109%FPL Medi-Cal Program Parents and Caretaker Relatives	138% FPL Medi-Cal Program Adults age 19 and up	213% FPL Medi-Cal Program Pregnancy	266% FPL Medi-Cal Program Children aged 0 -19	214%-322% FPL Medi-Cal Access Program (MCAP)	139% - 400% FPL and up Covered CA Premium Tax Credits
1	\$1450	\$1836		\$3538		\$5320
2*	\$1967	\$2490	\$3843	\$4799	\$ 5809	\$7216
3	\$2482	\$3143	\$4851	\$6057	\$ 7332	\$9108
4	\$2998	\$3795	\$5858	\$7315	\$ 8855	\$11000
5	\$3515	\$4450	\$6868	\$8576	\$10382	\$12896
6	\$4030	\$5102	\$7875	\$9835	\$ 11905	\$14788
*Count pregnant person as 2+						Covered CA counts a pregnant individual as one.
Each additional person, add	\$ 517	\$ 655	\$1010	\$1261	\$1527	\$1896

PROGRAM NAME	PROGRAM DESCRIPTION
109% Medi-Cal Program for Parents and Caretaker Relatives (Family Medi-Cal)	You Must Report the Pregnancy to the county! This Medi-Cal program covers pregnant individuals with other children in the home or who are in their 3rd trimester. Medi-Cal participants under age 19 or pregnant are eligible for comprehensive coverage, regardless of their immigration status.
138% Medi-Cal Program (Income Eligible)	You Must Report the Pregnancy to the county! This Medi-Cal program is for individuals whose income qualifies for Medi-Cal, including pregnant individuals. Medi-Cal participants under age 19 or pregnant are eligible for comprehensive coverage, regardless of their immigration status.
213% Medi-Cal Program for Pregnant Individuals (Pregnancy Medi-Cal) AND Presumptive Eligibility Medi-Cal for Pregnant People (PE4PP)	Medi-Cal for Pregnancy , for those with income between 139% - 213% of poverty. Medi-Cal participants are eligible for Full Scope coverage, regardless of their immigration status. Presumptive Eligibility Medi-Cal is designed to provide immediate, temporary coverage for ambulatory (no overnight hospitalization) pregnancy-related care and abortion to low-income, pregnant individuals pending the approval of a formal Medi-Cal application
266% Medi-Cal Program for Children up to age 19	Covers individuals, including those pregnant, up to 19 years old, with family income at or below 266% of the poverty level. Medi-Cal participants are eligible for Full Scope coverage, regardless of their immigration status.
214% - 322% Medi-Cal Access Program (MCAP)	MCAP is a state insurance program for pregnant people whose income exceeds the Medi-Cal pregnancy program income limit. Many pregnant individuals who are eligible for MCAP may also qualify for Covered California with subsidies, called Advanced Premium Tax Credits. But, even with subsidies, Covered California can be expensive. For more information related to issues with pregnancy coverage, please visit MCHA's Alert section – www.mchaccess.org
139% - 400% and up Covered California. Applicants may qualify for premium assistance and premium tax subsidies.	Pregnant people who are eligible for or already enrolled in Covered California with subsidies, called Advanced Premium Tax Credits, or Cost-Sharing Reductions, may instead qualify for MCAP. Even with subsidies, Covered California can be expensive, and MCAP is a no-cost option with added benefits for the newborn. For more information related to issues with pregnancy coverage, please visit MCHA's Alert section – www.mchaccess.org