

PRESUMPTIVE ELIGIBILITY FOR MEDICAID

How can you save thousands of dollars over the next 9 months and for your child's first year?

Would you like to save money on medical bills, hospital bills, well baby checkups, and vaccines? There is a quick and easy way to do this, apply for Presumptive Eligibility for Medicaid. Presumptive eligibility (PE) provides Medicaid coverage for a limited time (up to 60 days) while a formal Medicaid eligibility determination is being made by the Iowa Department of Human Services. The goal of the presumptive eligibility process is to offer immediate health care coverage to people such as pregnant women and their families, before there has been a full Medicaid determination.

Frequently Asked Questions:

1. What if I already have insurance through work or my parents?

No problem...You can still apply and get immediate coverage for the pregnancy. If you qualify for ongoing Medicaid, it would act as a secondary insurance that would help pay for the out of pocket and deductible expenses that your insurance doesn't cover. You can have private insurance as well as Medicaid.

2. I'm too far along in the pregnancy so surely it can't help with medical expenses now right?

If you qualify for ongoing Medicaid during the pregnancy, it can go back up to 3 months to cover previous medical expenses related to the pregnancy.

3. Don't I have to show proof of income or tax information?

For presumptive Medicaid application process, only your self-reported income is entered. I do not require any proof of income during the initial application process. For ongoing Medicaid, they may require some form of income verification but you would get information in the mail requesting such information.

4. I probably make too much money.

Income guidelines are much higher for pregnant women so we encourage ALL pregnant women to apply since it is a quick and easy process and can help save on your pregnancy, newborn, and post-partum medical expenses.

5. Is the application process complicated and long?

It only takes 20-30 minutes of your time to fill out the application. This can be done with us in person or by phone. Otherwise, you can fill out a paper application, which we then enter into the system for you. Please feel free to call me if you have questions or want to learn more.

Keep in mind, this 20 to 30 minute appointment could save you \$1000's of dollars in medical expenses. If you have further questions or want to meet with us to apply, please contact our Patient Financial Advocates.

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