

## Access for Infants and Mothers (AIM)



**Access for Infants and Mothers (AIM)** is a low-cost healthcare coverage program for pregnant women.

### Who is eligible?

Pregnant women must meet the following requirements to be eligible:

- No more than 30 weeks pregnant at the time their applications are received
- They must be current California residents
- They must be uninsured for their pregnancies or have maternity deductibles over \$500
- They must meet the income limits (between 200% and 300% FIG)
- They cannot be receiving Medicare Part A and Part B at the time their applications are received

### How does immigration status affect eligibility?

Immigration status does not matter.

### What are the income limits?

- AIM uses the Federal Income Guidelines (FIG) to determine if the family's income is in the appropriate range to be eligible.
- Household income for pregnant women must fall between 200% to 300% of the FIG.
- Only the incomes of the pregnant woman and her husband **or** the father of the baby (if he lives in the home with the pregnant woman and they have another child in common) are counted. Pregnant women's parents' incomes are not counted.

(Use until March 31, 2012)

Family Size	Household Monthly Income (after Income Deductions)	Total Cost (1.5% of Adjusted Household Annual Income)
2*	\$ 2,453 to \$ 3,679	\$ 442 to \$662
3	\$ 3,090 to \$ 4,634	\$ 556 to \$ 834
4	\$ 3,726 to \$ 5,589	\$ 671 to \$ 1,006
5	\$ 4,363 to \$ 6,544	\$ 786 to \$ 1,178
6	\$ 5,000 to \$ 7,499	\$ 900 to \$ 1,350
7	\$ 5,636 to \$ 8,454	\$ 1,015 to \$ 1,522

\*Pregnant woman counts as 2.

### Are there resource limits?

This program does not take resources into consideration. Resources are items a family may own, such as cars, houses, jewelry, savings or checking accounts, etc.

### What is the cost?

- The total cost is 1.5% of the family's annual income. For example, a woman with a family size of 3 with a monthly household income of \$3,090 would pay a total of \$556 for AIM coverage.
- The 1.5% cost can be paid up-front when submitting the application or monthly payments can be made. If a family pays the total cost with the application, they will receive a \$50 discount.
- Families will be required to pay separate monthly premiums for the newborn's coverage through the Healthy Families Program. The amount of the monthly premium depends on the family's income, family size, and health plan in which the newborn will be enrolled. The

monthly premium will be between \$4 and \$24 for each child. The maximum monthly premium cost for a family ranges from \$8 to \$72.

### **Who can be an applicant?**

An applicant can be:

- A pregnant woman age 18 or older applying for herself, or
- The husband of a pregnant women, or
- A legal guardian or natural parent, foster parent, or stepparent with whom a pregnant child lives.
- An emancipated minor who is not living in the home of a natural parent or adoptive parent, a legal guardian, foster parent, or stepparent, may also be an applicant.

### **What documents are needed when applying?**

- One of the following as proof of income:
  - Federal income tax form from the previous year (1040 tax form)
  - Letter from the current employer
  - Current paycheck or unemployment stub showing gross income for a period which ended not more than 45 days from the application date
  - If self-employed, either the federal 1040 form and Schedule C or profit and loss statement identifying the previous three months business income
  - Medi-Cal Notice of Action (NOA)
  - Self affidavit of income if family has no other documents that can prove their income.

Note: The affidavit must be hand-written.

**NOTE:** For a more detailed list of acceptable proof of income, contact the AIM program or visit the AIM website at [www.aim.ca.gov](http://www.aim.ca.gov).

- Pregnancy certification from a licensed or certified health care professional including:
  - Physician (MD or DO)
  - Registered Nurse
  - Certified Nurse Midwife
  - Licensed Vocational Nurse
  - Physician Assistant
- Proof of income deductions (alimony, child care expenses, etc.)

### **How long will it take to receive the benefits?**

- The normal processing time for application approval is 10 days. Benefits begin 10 days after the application is approved.
- Services related to pregnancy care that were paid for before enrolling in AIM can be reimbursed up to \$125, **if** the services were received no more than 40 days before AIM receives your completed application **and** if the request for payment was received within 90 days of the date when the application was received. Copies of receipts are required for reimbursement.
- Newborn's coverage will begin as of his or her date of birth once the Healthy Families Program receives the required information.

### **What benefits are covered?**

- Pregnant women receive all medically necessary services while pregnant (not restricted to maternity related care only), including hospitalization, from the time they are accepted into the program until 60 days postpartum. AIM does not cover dental services.

- Newborns receive all medically necessary health, dental, and vision services through the Healthy Families Program, including infant care checkups, immunizations, sick-child care and hospitalization.

**How and where do pregnant women receive services?**

Pregnant women choose their health plans and healthcare providers from a list of participating health plans and providers in their county. They can see health plan information listed in the application handbook, call toll free 1-800-433-2611 or visit the AIM website for provider information: [www.aim.ca.gov](http://www.aim.ca.gov).

**What if pregnant women have other health insurance?**

- Pregnant women are not eligible for the AIM program if they are eligible for no-cost Medi-Cal or Medicare Part A and Part B at the time of application.
- Pregnant women can have private or employer paid insurance and still be eligible for AIM if:
  - They have separate maternity only deductibles or co-payments (\$500 and up)

**OR**

  - Their insurance does not cover pregnancy.

**What program will the newborn child be enrolled into?**

- Babies born to mothers receiving AIM services will be enrolled into the Healthy Families Program. AIM will mail the expectant mother an Infant Registration Form 30 days before her expected due date. The completed form must be sent to the Healthy Families Program within 30 days after her delivery.

**NOTE:** Babies born to AIM participants may be covered from their date of birth once their Infant Registration Form is received by the Healthy Families Program, and the infant meets all the following criteria:

- The infant is not enrolled in no-cost Medi-Cal
- The infant is not covered by Employer Sponsored Insurance (ESI), and has not been covered in the last 3 months unless the coverage ended as a result of the following circumstances:
  - The parent providing health coverage lost or changed jobs
  - The family moved into an area where employer-sponsored coverage is not available
  - The employer discontinued health benefits to all employees
  - Coverage was lost because the individual providing the coverage died, legally separated, or divorced
  - Health coverage was provided under the federal Consolidated Omnibus Budget Reconciliation ACT (COBRA) and COBRA coverage ended
  - The child reached the maximum coverage of benefits allowed in the current insurance in which the child is enrolled
- If the infant’s ESI coverage ended for reasons other than those exceptions listed, the 3-month waiting period will apply.

**Where can pregnant women apply for AIM?**

- Call toll free 1-800-433-2611 to get an application.
- Applications can also be downloaded in English and Spanish from the Access for Infants and Mothers website: [www.aim.ca.gov](http://www.aim.ca.gov)

**What do pregnant women do if they have problems receiving AIM services?**

They can contact their health plans or the Managed Risk Medical Insurance Board (MRMIB) at (916) 324-4695 if they are having problems accessing services.

**Where can more information be found?**

Visit: [www.aim.ca.gov](http://www.aim.ca.gov).