

MCAP INSURANCE FOR PREGNANCY (ONLY CA)

What is MCAP Program: It is a Pregnancy Insurance program for California residents who earn too much to qualify for Medical. There is a small cost that you will have to pay to be an MCAP subscriber, but it is the only amount you will have to pay. Unlike most insurance plans, MCAP does not charge co-payments or deductibles.

- Your total cost will be exactly 1.5% of your adjusted annual household income after income deductions. **This is a total cost, not a monthly premium.**
- You may pay your 1.5% cost when you submit your application, or you may make monthly payments for one year. A \$50 discount will be given if you send your full 1.5% cost with your application.

Your 1.5% cost covers you throughout your pregnancy and through the last day of the month in which the 60th day following the end of the pregnancy occurs. The MCAP Program cannot cover any medical services you received after your coverage has ended.

Costs: <http://mcap.dhcs.ca.gov/Costs/>

How do you pay for MCAP? http://mcap.dhcs.ca.gov/Costs/Pay_MCAP.aspx

MCAP Income guidelines (Now called MCAP):

http://mcap.dhcs.ca.gov/Costs/Income_Guidelines.aspx

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(for April 01, 2019 to March 31, 2020)

MCAP Family Size	Modified Monthly Household Income (Gross income after MCAP deductions)	Total Cost of MCAP Coverage (1.5% of adjusted Modified annual household income)
2	\$3,002 to \$4,538	\$541 to \$817
3	\$3,787 to \$5,724	\$682 to \$1,031
4	\$4,571 to \$6,910	\$823 to \$1,244
5	\$5,356 to \$8,096	\$964 to \$1,458
6	\$6,140 to \$9,282	\$1,106 to \$1,671
7	\$6,925 to \$10,468	\$1,247 to \$1,885
8	\$7,709 to \$11,654	\$1,388 to \$2,098
9	\$8,494 to \$12,840	\$1,529 to \$2,312
10	\$9,278 to \$14,026	\$1,671 to \$2,525
Each Additional Family Member	\$785 to \$1,187	\$142 to \$214

* For purpose of the MCAP program, a pregnant woman is counted as two family members.

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* Note: Income Guidelines are updated annually.