

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

(for April 1, 2017 to March 31, 2018)

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	\$2,884 to \$4,359	\$519 - \$785
3	\$3,626 to \$5,481	\$653 - \$987
4	\$4,368 to \$6,602	\$786 - \$1,189
5	\$5,110 to \$7,724	\$920 - \$1,391

6	\$5,852 to \$8,846	\$1,054 - \$1,592
7	\$6,594 to \$9,967	\$1,187 - \$1,794
8	\$7,336 to \$11,089	\$1,321 - \$1,996
9	\$8,078 to \$12,211	\$1,454 - \$2,198
10	\$8,820 to \$13,332	\$1,588 - \$2,400
Each Additional Family Member	\$743 to \$1,123	