

## **Appendix B. Ongoing Health Insurance Coverage and Care Beyond the Postpartum Period**

Approximately two-thirds of patients with Medicaid coverage in pregnancy are in the Medicaid for Pregnant Women category. Medicaid for Pregnant Women coverage ends on the last day of the month in which the 60<sup>th</sup> postpartum day occurs. Some of these women may be eligible for Medicaid coverage in another category. Some of these women may be eligible to obtain subsidized coverage through the health insurance exchange.

For patients who will have ongoing health insurance coverage, ensure the patient is connected to a primary care provider if she will not be receiving ongoing primary care in the current practice.

For patients who will not have comprehensive insurance coverage beyond the postpartum period, provide information about Medicaid Family Planning coverage (see below) and recommend a provider if the current practice does not serve patients with this coverage. Provide referral to safety net resources to meet other healthcare needs.

**Medicaid Family Planning Coverage:** In North Carolina, individuals with incomes at or below 195% of the Federal Poverty Level (based on Modified Adjusted Gross Income) may be eligible for Medicaid Family Planning Coverage if they do not qualify for more comprehensive Medicaid coverage in another category. Medicaid Family Planning coverage is known as the “Be Smart” program. Coverage is for a limited set of services and is intended to reduce unintended pregnancies and promote improved birth outcomes through pregnancy planning and spacing.

Coverage is available for women and men who are residents of North Carolina, are U.S. citizens or qualified aliens, and are not inmates of a public institution. Individuals apply for Be Smart coverage using the same application as for other types of Medicaid coverage. Co-payments should not be applied to services covered under the Be Smart program. Patients should be referred to local safety net providers for services not covered under the Be Smart program.

Be Smart coverage includes:

- Annual exams and periodic office visits
- Certain laboratory procedures, including pap smears and pregnancy tests
- Almost all birth control methods, procedures, supplies and devices are covered by Medicaid, including long-acting reversible contraceptives and the insertion and removal of these devices (diaphragm fitting is covered but the diaphragm itself is not)
- HIV screening as part of the annual exam
- Screening for and treatment of specific sexually transmitted infections as part of the annual exam
- Voluntary sterilization (in accordance with federal sterilization guidelines)



The NC Division of Medical Assistance has more information, including the 2014 Clinical Coverage Policy for Family Planning, a fact sheet and a bulletin article about Medicaid Family Planning coverage, on the following webpage:

<http://www.ncdhhs.gov/dma/services/familyplanning.htm>

**Safety net providers:** Local DSS agencies can provide a list of primary care safety net providers in the community. The following websites list local free clinics

(<http://www.ncfreeclinics.org/>) and Federally Qualified Health Centers (FQHCs

<http://www.ncchca.org/?page=24>).