



COVER MONTANA

CONNECTING YOU TO HEALTH INSURANCE COVERAGE

Upon Becoming Pregnant

If the person who is pregnant currently has Medicaid (ACA adult Medicaid, Healthy Montana Kids (HMK), HMK Plus)

- Report pregnancy within 10 days of knowing or as soon as possible (self-attestation, no proof of pregnancy required)
- How to report Pregnancy
 - Report online through the Self-Service Portal (SSP) at apply.mt.gov
 - Report by calling Public Assistance Help Line (PAHL) 1-888-706-1535
 - Report by visiting a [local Office of Public Assistance](#) (OPA)

If the person who is pregnant does NOT currently have Medicaid and is income eligible for Pregnancy Medicaid (162% of Federal Poverty Level (FPL))

*Someone with private insurance, who is income eligible, can apply for Pregnancy Medicaid as a second form of coverage.

- Apply for Medicaid as soon as possible
- How to Apply
 - Presumptive Eligibility (PE) for Pregnancy Medicaid is available at qualified and participating entities such as health departments, community health centers and urban Indian health centers. PE will allow immediate use of Medicaid benefits. After the PE application is complete, a full Medicaid application must be submitted within a month.
 - Apply online at apply.mt.gov or at healthcare.gov
 - Apply in person at a local [OPA](#)
 - Apply over the phone by calling the PAHL 1-888-706-1535

End of Pregnancy

If the person who is pregnant currently has Medicaid and the pregnancy ends for any reason, report the change to Medicaid to be eligible for 12-month postpartum coverage (See [Medicaid membership guide](#))

- Report changes in pregnancy status as soon as possible
- How to report change in pregnancy status
 - Report online through the Self-Service Portal (SSP) at apply.mt.gov
 - Report by calling Public Assistance Help Line (PAHL) 1-888-706-1535
 - Report by visiting a [local Office of Public Assistance](#) (OPA)

Adding Baby to Coverage

If the parent who gave birth was receiving Medicaid when the baby was born, the baby is eligible for continuous Newborn Coverage through the last day of the month of the baby's first birthday.

* For eligibility to be met a "Certificate of Live Birth" from the hospital or a "Montana Vital Statistics Birth Registry" printout can be submitted as proof of both citizenship and identity. A Social Security Number (SSN) Application or Hospital Abstract showing a SSN has been requested (although proof of SSN application cannot be required prior to approving Medicaid) is also required.

- Add baby to existing Medicaid case as soon as possible.
- How to add baby
 - Add baby to existing case online through apply.mt.gov
 - Add baby to existing case by visiting local [OPA](#)
 - Add baby to existing case by calling the PAHL 1-888-706-1535

If the parent does not have Medicaid themselves but is the parent or caretaker of other children who have an active (HMK) case the new baby will be added to the existing case.

- Add baby to existing Medicaid case as soon as possible.
- How to add baby
 - Add baby to existing case online through apply.mt.gov
 - Add baby to existing case by visiting local [OPA](#)
 - Add baby to existing case by calling the PAHL 1-888-706-1535

If the parent does not have Medicaid and there are no other children in the household with an active Medicaid case and baby is eligible for HMK (261% FPL).

- Apply for HMK for baby within 10 days (for coverage to retroactively go back to birthday) or as soon as possible.
- How to apply for HMK
 - Apply online at apply.mt.gov
 - Apply online at healthcare.gov
 - Apply in person at local [OPA](#)
 - Apply over the phone by calling the PAHL 1-888-706-1535

Need help with any of the above? Cover Montana can help! Give us a call at (844) 682-6837, schedule an appointment on our website at [Find Local Help](#), or reach out to a Navigator in your region.

Free, confidential, local help.

Missoula & Western
(406) 438-3410

Helena & Southwest
(406) 461-6991

Billings & Southeast
(406) 591-9139

Kalispell & Northwest
(406) 471-7049

Browning & Central
(406) 845-2376

Miles City & Eastern
(406) 853-5753

Visit covermt.org or call (844) 682-6837.