



Are you pregnant? Do you have Insurance? Do you know if your insurance will cover your baby when it's born?

If you are pregnant and your private insurance will not cover your baby when it is born, you may qualify for TennCare during your pregnancy. TennCare is Tennessee's Medicaid program. Many people do not know that you can have both TennCare and Private Health Insurance. TennCare will help pay for medical services not paid by your private health insurance. If you are on TennCare or CoverKids when you give birth, your baby is guaranteed TennCare or CoverKids coverage starting from their date of birth. You also can not apply for coverage for your baby until the baby is born. Unless you have TennCare or CoverKids when you give birth, your baby's TennCare coverage will start on the date you apply. It's important to have your baby's coverage in place before you deliver, because it can be difficult to find the time to apply on the baby's date of birth. If the application is delayed, your baby may not have coverage during their first days of life.

### Who Qualifies for TennCare and CoverKids?

Pregnant individuals who are Tennessee residents and are US citizens or qualified non-citizens may qualify for TennCare. You may qualify with an income of up to 200% of the federal poverty line (FPL) or about \$52,400 a year for a family of four. If your income is over 200% FPL, you may still qualify if you have high medical bills or debt. For those who do not meet the citizenship requirement or income limits, you may qualify for CoverKids. You can have an income of up to 250% FPL or about \$65,500 for a family of four. While you cannot have CoverKids with private insurance, it does provide some of the same benefits as TennCare.

### Find Assistance!

If you are pregnant and need health insurance for yourself or your unborn child, call the Tennessee Justice Center at 1-844-478-KIDS (5437) for free assistance.