



# PROVIDER QUICK TIPS

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## Presumptive Eligibility for Pregnant Women – 2025 Income Limits

This is to inform presumptive eligibility (PE) providers that the income guidelines used to determine presumptive eligibility have been updated effective January 15, 2025.

Each year, the United States Department of Health and Human Services (DHHS) updates the Federal Poverty Income Guidelines. On January 17, 2025, DHHS published in the Federal Register the 2025 poverty guidelines. Currently, the Commonwealth bases Medical Assistance (MA) eligibility for pregnant women on 215% of the Federal Poverty Income Guidelines. As a result, we have increased the monthly income limitations used to determine eligibility for Pennsylvania's PE benefit.

Providers enrolled in the MA Program that are qualified to provide pregnancy-related services and eligible to receive payment under the MA Program may make determinations for pregnant women. The criteria used to determine PE for pregnant women is based on self-attestation by the applicant, but verification, such as paystubs for income, is encouraged.

PE for pregnant women is based on the following:

1. Categorical eligibility (must self-attest to pregnancy)
2. Satisfactory Citizenship/Immigration status - U.S. Citizen, Permanent Resident, Temporary Resident, Refugee/Asylee
3. Residency: The woman must provide proof of Pennsylvania residency
4. Identity
5. Modified Adjusted Gross Income (MAGI) based on tax household size

MAGI is the methodology used for determining MA eligibility under the provisions of the Affordable Care Act. MAGI takes into account the household's tax filing status and is used for certain individuals including parents/caretakers, pregnant women, infants, and children. To determine MAGI-based household income, certain types of income are excluded, and the only deductions allowed are tax deductions.

The MAGI income limit for pregnant women is 215% of the annual federal poverty limits (FPL). The Desk Guide to Tax Household Size may be viewed at the following link:

[https://www.pa.gov/content/dam/copapwp-pagov/en/dhs/documents/docs/publications/documents/forms-and-pubs-omap/c\\_115246.pdf](https://www.pa.gov/content/dam/copapwp-pagov/en/dhs/documents/docs/publications/documents/forms-and-pubs-omap/c_115246.pdf).

The following chart represents the Federal Income Limits for 2025:



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## **2025 Income Limits for Pregnant Women**

Tax Household Size	Pregnant Women 215% of FPL		5% Income Disregard (Based on 100% of FPL)
	Monthly	Annual	Monthly
1	\$2,804	\$33,648	\$65.25
2	\$3,790	\$45,480	\$88.15
3	\$4,775	\$57,300	\$111.05
4	\$5,761	\$69,132	\$134.00
5	\$6,746	\$80,952	\$156.90
6	\$7,732	\$92,784	\$179.80
7	\$8,717	\$104,604	\$202.75
8	\$9,702	\$116,424	\$225.65
Each Additional Person	\$986	\$11,832	\$22.95

NOTE: 5% FPL disregard is given only if individual's income exceeds the income limit after tax deductions.

Please review any PE applications that were denied due to excess income between January 15, 2025, and the date you review this document. If the applicant would have qualified using the increased income guidelines, we encourage you to have the applicant complete a new application at the time of her next visit to your office or clinic.

Please refer to MA Bulletin 01-14-19, et. al. "Presumptive Eligibility for Pregnant Women," regarding the procedure for determining PE eligibility and processing PE applications for pregnant woman, at the following link:

[https://www.pa.gov/content/dam/copapwp-pagov/en/dhs/documents/docs/publications/documents/forms-and-pubs-omap/c\\_115244.pdf](https://www.pa.gov/content/dam/copapwp-pagov/en/dhs/documents/docs/publications/documents/forms-and-pubs-omap/c_115244.pdf).

Thank you for your service to our Medical Assistance Beneficiaries.  
We value your participation.  
Check the department's website often at: <https://www.pa.gov/agencies/dhs.html>