COMMUNITY HEALTH ACCESS HUB TEXAS

Pregnancy Medicaid in Texas

2026 Eligibility, Income Limits & Support Guide

Free help applying · texashealthhelp.com · info@texashealthhelp.com · Updated March 2026

This guide explains who qualifies for Pregnancy Medicaid in Texas in 2026, what it pays for, the documents you need, and exactly how to apply. Applying is always free — you never have to pay anyone to submit an application, and there is no credit check, asset test, or car test.

Quick answer: If you are pregnant, live in Texas, and your household's monthly income is at or below 198% of the federal poverty level ($3,571 for a household of 2), you likely qualify. Your unborn baby counts in your household size, so a single pregnant woman counts as a household of two. Coverage continues for 12 months after your pregnancy ends.

2026 Income Limits (198% FPL, monthly gross)

Household size	Monthly income limit	Yearly (approx.)
2 (you + your baby)	$3,571	$42,852
3	$4,508	$54,096
4	$5,445	$65,340
5	$6,383	$76,596
6	$7,320	$87,840
7	$8,257	$99,084
8	$9,194	$110,328

Source: Texas HHSC Texas Works Handbook C-131.1, effective March 1, 2026. Add about $937/month for each additional household member.

Who Qualifies

- You are pregnant and living in Texas (no minimum length of residency).
- Your monthly household income is at or below the limit in the table above.
- You are a U.S. citizen or a qualified immigrant. Undocumented Texans may still qualify for Emergency Medicaid for labor and delivery, and CHIP Perinatal may cover the baby.
- You can apply at any point in your pregnancy — earlier means more prenatal care is covered.
- There is no asset test, no car test, and no credit check.

What Pregnancy Medicaid Covers

- Prenatal visits, lab work, ultrasounds, and prescriptions.
- Labor and delivery, hospital stay, and anesthesia — vaginal birth or C-section.
- Newborn care and your baby's coverage after birth.
- Postpartum checkups and mental health care for 12 full months after the pregnancy ends.
- Treatment for pregnancy-related conditions such as gestational diabetes and high blood pressure.
- Dental care during pregnancy and medically necessary vision care.

Documents to Gather Before You Apply

Document	Why it's needed
Photo ID (driver license or state ID)	Confirms your identity
Proof of pregnancy or due date	Clinic note, lab result, or self-attestation
Proof of income (recent pay stubs)	Last 30 days for everyone in the household
Proof of Texas address	Lease, utility bill, or mail
Social Security number (if you have one)	Not required for the baby before birth
Immigration documents (if applicable)	Only for the person applying

How to Apply — Step by Step

1. Gather your documents
Use the checklist above so you can finish in one sitting.

2. Choose how to apply
Online at YourTexasBenefits.com, by phone at 2-1-1 (press option 2), by mail, or in person at an HHSC benefits office.

3. Complete one application
The same form checks you for Pregnancy Medicaid, CHIP Perinatal, SNAP, WIC referrals, and more.

4. Watch for HHSC mail and calls
Respond quickly to any request for missing information — it's the most common reason applications stall.

5. Get your Medicaid card and pick a plan

Once approved, choose a health plan and schedule your first prenatal visit right away.

Other Texas Programs That Can Help

Program	What it offers	How to reach it
Texas WIC	Free food benefits, formula, breastfeeding support	TexasWIC.org · 1-800-942-3678
CHIP Perinatal	Covers baby's care when income is above the Medicaid limit	YourTexasBenefits.com
Healthy Texas Women	Women's health and birth control after pregnancy	HealthyTexasWomen.org
2-1-1 Texas	Local maternity, diaper, housing and food help	Dial 2-1-1
Medicaid transportation (NEMT)	Free rides to covered medical appointments	Call your Medicaid health plan

Frequently Asked Questions

What is the income limit for Pregnancy Medicaid in Texas in 2026?

198% of the federal poverty level: $3,571/month for a household of 2, $4,508 for 3, $5,445 for 4, and about $937 more per additional person (effective March 1, 2026).

Does my unborn baby count in household size?

Yes. A single pregnant woman counts as a household of two, which raises the income limit that applies to her.

How long does coverage last after birth?

Twelve months after the pregnancy ends, covering postpartum visits, mental health care, and ongoing conditions.

Can I get coverage for care I already received?

Possibly. Texas Medicaid can cover some care received earlier in the pregnancy. Apply as soon as you can and keep your bills.

Does Pregnancy Medicaid check credit or count my car?

No. There is no credit check, no asset test, and no car test for Pregnancy Medicaid.

What if I'm undocumented?

You may still qualify for Emergency Medicaid for labor and delivery, and your baby may qualify for CHIP Perinatal or Medicaid after birth.

¿Hay Medicaid para embarazadas en Texas?
Sí. Cubre el cuidado prenatal, el parto y hasta 12 meses después del nacimiento. Puede solicitarlo en español en YourTexasBenefits.com o llamando al 2-1-1.

Where can I get free help with my application?
Community Health Access Hub Texas navigators help Texans apply at no cost. Email info@texashealthhelp.com or use the Request Help form on our site.

Need help applying?

Our community navigators walk Texas families through Pregnancy Medicaid, CHIP Perinatal, WIC and SNAP applications — free, in English or Spanish.

Web: texashealthhelp.com/request-help · Email: info@texashealthhelp.com · Statewide helpline: 2-1-1

Updated March 2026. This guide is general information, not medical or legal advice. Program rules and income limits are set by Texas HHSC and can change. If you have a medical emergency, call 911.