Cardinal Care Fact Sheet: Extended Medicaid

Medicaid coverage can be extended for up to twelve months for families whose lose eligibility for Low-Income Families with Children (LIFC) Medicaid because they start earning more income.

Eligibility Rules

Non-Financial Eligibility Rules

The family had their LIFC coverage canceled because the parent or caretaker gained new employment, increased their hours of employment, or increased their earnings from employment.

Families receive six months of extended coverage if they:

- Received LIFC in three of the six months before the month they became ineligible for LIFC.
- Have a child who is under the age of 18 (or is 18, still in school, and expected to graduate before or within the month they turn 19).
- Did not lose LIFC because of fraud during the last six months of coverage.
- Did not receive LIFC in error for three or more of the six months before ineligibility.

Families may receive an additional six months of extended coverage if:

- They provide verification of their earnings every three months.
- They have a child who is under the age of 18 (or is 18, still in school, and expected to graduate before or within the month they turn 19).
- The parent/caretaker continues to be employed or has a good reason for no income in one or more of the last three months.

Financial Eligibility Rules

Gross earned income (total income before taxes are taken out) minus the cost of childcare cannot exceed 185% of the federal poverty limit (FPL).

Household Size	Extended Medicaid (185% FPL)*	
	Annual Income	**Monthly**
1	$29,526	$2,461
2	40,034	3,337
3	50,542	4,212
4	61,050	5,088
5	71,558	5,964
6	82,066	6,839
7	92,574	7,715
8	103,082	8,591
Add'l Person +	10,508	876

*Income limits for 2026. Limits are adjusted each year based upon annual changes to the Federal Poverty Limit

If your income or resources are above these limits, you may be still eligible for different Medicaid covered group. It is important to apply so a full eligibility determination can be completed. See the **Virginia Medical Assistance Eligibility Manual** (dmas.virginia.gov/for-applicants/eligibility-guidance/eligibility-manual/) for all eligibility rules.

Application & Ongoing Eligibility

Application

Applications can be submitted:

- Online at **www.commonhelp.virginia.gov**.
- Over the phone with the Cover Virginia Call Center Monday through Friday, 8 a.m. to 7 p.m. at 1-855-242-8282 (TDD: 1-888-221-1590).
- By mail to:

  Cardinal Care Correspondence Center
  P.O. Box 1820
  Richmond, VA 23218
- By fax, or in-person to your local Department of Social Services.

Application forms can be downloaded from **www.coverva.dmas.virginia.gov/apply/applications/** or requested at the local Department of Social Services (LDSS).

Ongoing Eligibility

A form will be sent to the family every three months which must be completed and returned on time to the Local Department of Social Services (LDSS). Verification of earned income and childcare costs must be returned with the form.

Your eligibility for other Medicaid covered groups will automatically be reviewed when you are no longer eligible for Extended Medicaid. During this process, the state will try to determine your eligibility using information available through electronic sources. You will be sent a renewal form if additional information is needed. It is important to return the completed renewal form and all requested information by the due date.

Renewals can be completed online at **www.commonhelp.virginia.gov,** by calling Cover Virginia at 1-855-242-8282, or by returning the completed form to the Cardinal Care Correspondence Center or your LDSS.

Have More Questions?

For questions, additional help, or language assistance services or large-print, Medicaid and FAMIS members are encouraged to call Cover Virginia at 1-833-5CALLVA (TDD: 1-888-221-1590).