

# **NATIONAL HEALTH FOUNDATION**

**Access for  
Infants and  
Mothers**



# Healthy Babies... Happy Families



# What is AIM?

- Provides temporary low-cost comprehensive health insurance
- For mid-income pregnant women and their infants
- Cost = 2% of family income
- Major health plans participating in health care delivery

# **ACCESS FOR INFANTS AND MOTHERS PARTICIPATING AGENCIES**

**Managed Risk Medical Insurance Board  
administers AIM**

**AIM Application Processing**

**Care 1st**

**AIM Outreach and Assistance**

**California Health Collaborative  
Lifemark Corp  
National Health Foundation**

**AIM Media Placement**

**MOB Media, Inc.  
BabyCal**

# OVERVIEW

- **Began in 1992**
- **Subsidized by Prop. 99 Tobacco Tax funds**
- **Not an entitlement program**
- **Families contribute to cost of care by paying 2% of gross annual income**
- **58,000+ women enrolled**

# AIM Program Goals

- **Increase access to prenatal care**
  - 50,000 uninsured births in 1991
  - 15,919 uninsured births in 2000
- **Decrease levels of uncompensated care**
- **Improve maternal and child health outcomes**
  - national low birth weight rate = 7.5%
  - AIM low birth weight rate = 5.2%
  - Healthy People 2010 goals = 5%

# CALIFORNIA'S UNINSURED

- **83% of uninsured are employed full-time, part-time or self-employed**
- **Statewide 19% of the population is uninsured. In Los Angeles, 31% of population is uninsured**
- **3 out of 4 uninsured women are between 18 and 44 years -- childbearing years**

# AIM Family Description

- **Participate in workforce**
  - employer does not offer full benefits
  - employee cannot afford cost of dependent coverage
  - part-time worker
  - self-employed
  - changed jobs
- **Don't consider themselves poor**
  - Average family income of \$33,526 for family of 3
  - 3-4 persons in the family
- **Don't typically use government programs**
- **May live in your neighborhood**

# **AIM Benefits**

- **Comprehensive Services During Pregnancy**
- **Hospital Delivery**
- **60 Day Postpartum Care**
- **Comprehensive health care up to Age 2**

# AIM Eligibility Criteria



- 1. Pregnant but no more than 30 weeks**
- 2. Lived in California for 6 months**
- 3. Ineligible for No-Cost Medi-Cal or Medicare**
- 4. No private maternity coverage or coverage with a pregnancy deductible above \$500**
- 5. Meet income requirements**

## Cost of AIM

- Part One -- 2% Annual Income
  - Payment can be for full amount or made in 13 payments.
  - \$50 refund for full payment made at time of application
- Part Two -- Optional Coverage
  - \$50-\$100 for baby's second year
- Reimbursement
  - \$125 reimbursement for prior prenatal services

# **AIM Contributes to Healthy Babies**

- **From 1999-2000, 40% of women entered AIM during the 1st trimester**
- **93% of moms receive 8 or more prenatal care visits**
- **More than 65% of all babies were above 7 pounds**
- **From Jan. 1998 to Oct. 2001, 5.2% of AIM infants were born with low birth weights, compared to 7% nationwide**
- **79% of AIM babies were up to date on all recommended immunizations by their 1st birthdays in 2000 and 2001**