CENTER FOR HEALTH CARE RIGHTS

Medi-Cal for Older Adults & Younger People with Disabilities

LEARN ABOUT:

+ Who is eligible for Medi-Cal

+ What benefits Medi-Cal covers

+ How Medi-Cal works with Medicare

+ Medi-Cal Share of Cost

The Center for Health Care Rights (CHCR) is a California nonprofit organization that provides free information and help with Medicare. CHCR is the Health Insurance Counseling and Advocacy Program (HICAP) for Los Angeles County. HICAP can be reached statewide at 800-434-0222.

What is Medi-Cal?

Medi-Cal is California's health care program for low income Californians.

There are Medi-Cal programs for people of all ages and people with disabilities. Each Medi-Cal program has its own eligibility rules. This fact sheet explains the eligibility rules for the **Medi-Cal Aged, Blind, and Disabled Federal Poverty Level Program.** To qualify for this Medi-Cal program, you must meet **all** the requirements shown below:

✅ **You live in California.**

✅ **You are age 65 or older or you are younger and you have a disability.**

✅ **Your net countable income is at or below the income limit:**
2024 Income Limit for the Aged, Blind and Disabled Medi-Cal Program
Single person: $1,732 per month | Married couple: $2,352 per month

- These income limits do not include the $20 standard deduction, and the deduction for monthly health insurance premiums. If you work, your earned income also gets a special earned income deduction.

✅ **Effective January 1, 2024, the asset limits have been eliminated.**

NOTE: If your income is too high for the Aged, Blind, and Disabled Federal Poverty Level Program you may be given Medi-Cal with a Share of Cost. If you have questions about how Share of Cost works or how to remove it, contact the Center for Health Care Rights.

What does Medi-Cal cover?

Medi-Cal Benefits:

- **Hospital care**
- **Doctor services**
- **Prescription drugs**
- **Ambulance**
- **Lab, x-rays**
- **Emergency services**
- **Mental health**
- **Substance use services**
- **Hearing aids**
- **Medical equipment**
- **Foot care**
- **Incontinence supplies**
- **Vision services**
- **Dental care**
- **Transportation**
- **Long-term services and supports**
  + Nursing home care
  + Adult day health care (CBAS)
  + In-home supportive services
  + Home and community-based services

Medi-Cal vision care:

- **Routine eye exam and eye glasses (frames & lenses) or contact lenses.**

Medi-Cal transportation benefit to health care and dental services:

- **If you are disabled,** Medi-Cal covers transportation by medical van. A doctor's prescription is required to explain why you cannot travel by car.

- **If you are not disabled but do not have a car or cannot drive,** Medi-Cal covers transportation by car or public transportation. You will have to explain to the provider why you cannot use other forms of transportation.

Medi-Cal Dental Benefits for Adults:

- **Exam and x-rays**
- **Teeth cleaning**
- **Fillings**
- **Tooth extractions**
- **Gum treatment**
- **Emergency services**
- **Root canals**
- **Crowns**
- **Full and partial dentures**

To find a Medi-Cal dentist or for information on Medi-Cal dental benefits, call Medi-Cal Dental at 800-322-6384 or visit smilecalifornia.org.

How do I use my Medi-Cal benefits?

Most people with Medi-Cal are required to enroll in a Medi-Cal health plan. The Medi-Cal health plans are responsible for providing most Medi-Cal services.

L.A. COUNTY MEDI-CAL HEALTH PLANS

Health Net®

blue california | Promise Health Plan

KAISER PERMANENTE®

MOLINA HEALTHCARE®

L.A. Care HEALTH PLAN®

Anthem BlueCross

To enroll into or change your Medi-Cal plan:

Call Health Care Options, the state Medi-Cal enrollment agency at **800-430-4263.** If you do not pick your own Medi-Cal plan, the State will pick one for you.

To get Medi-Cal services from your Medi-Cal health plan:

Call the plan's customer service phone number on the back of your plan card.

- You may need a doctor's prescription and authorization to get Medi-Cal services from your plan.
- You have the right to a Medi-Cal appeal if your health plan denies or delays treatment.

I have Medicare and Medi-Cal. How do I use both programs to get the health care I need?

Medicare is your primary insurance and will pay for most of your medical care. Your doctors will bill Medicare for the services you receive.

Medicare has 3 parts:

Part A hospital insurance covers:

- **Hospital services**
- **Skilled care in a nursing facility**
- **Home health**
- **Hospice**

Part B medical insurance covers:

- **Doctors' services**
- **Ambulance**
- **Medical equipment**
- **Lab, x-rays, MRIs**
- **Emergency services**
- **Outpatient mental health**

Part D covers:

- **Prescription drugs**

  You must enroll into a Medicare prescription drug plan. Your prescription copayments will be no more than $1.55 for generic or $4.60 for brand name.

Medi-Cal provides benefits not covered by Medicare, such as:

- **Dental care, vision care/eyeglasses, hearing aids**
- **Transportation to a doctor, dentist or pharmacy**
- **Personal care services at home or in a nursing home**

Medi-Cal pays:

- **Medicare Part B premium ($174.70 per month in 2024)**
- **Medicare Part A and B copayments and deductibles**

Your doctors bill Medi-Cal for your Medicare copayments. If your doctors do not accept Medi-Cal as secondary coverage, they are not allowed to bill you for Medicare copayments and deductibles if you have full Medi-Cal.

I have Medicare and a Medi-Cal health plan. Can I see any Medicare doctor of my choice?

If you have original Medicare, you can see any Medicare provider who takes patients who have Medicare and Medi-Cal. It is a good idea to ask your doctor's office whether they accept Medicare and Medi-Cal before making an appointment.

I have a Medicare Advantage plan and a Medi-Cal health plan. Which plan do I use when I need healthcare?

The Medicare Advantage (MA) plan is the primary insurance and will provide most of your medical care.

• Use your Medicare Advantage Plan doctors and hospitals to get Medicare-covered services. You cannot be charged for your Medicare-covered services.

• Your Medi-Cal health plan provides Medi-Cal benefits not covered by Medicare.

• If the Medicare Advantage (MA) plan offers benefits covered by Medi-Cal, check with your Medi-Cal plan to see if you can use those benefits directly through Medi-Cal or whether you need to use the MA plan benefits first.

Special Needs Plans

Some Medicare Advantage Plans are "Special Needs Plans" for people who have certain diseases or characteristics, such as asthma or heart disease. There are also Special Needs Plans for people with both Medicare and Medi-Cal, called Dual Special Needs Plans or D-SNP. These plans tailor their benefits and services to meet the needs of the groups of people that they serve.

What is CalAIM?

Previously, Los Angeles County participated in the Coordinated Care Initiative, which made integrated Medicare and Medi–Cal plans (called Cal MediConnect plans) available to people with Medicare and Medi–Cal. More recently, the State of California started an initiative called CalAIM (California Advancing and Innovating Medi–Cal) to make changes to Medi–Cal statewide. Here are some important things to know about the transition from Cal MediConnect to CalAIM:

As of January 1, 2023, Cal Medi Connect plans stopped operating.

Instead, beneficiaries with both Medicare and Medi–Cal have a new coverage option, referred to as Medi–Medi Plans or MMPs. These MMPs are Dual Special Needs Plans (D–SNP) for Medicare benefits and a matching Medi–Cal health plan for Medi–Cal benefits.

Your matching Medicare and Medi–Cal plans will work together to coordinate your benefits, much like Cal MediConnect plans did in the past.

If you were in a Cal MediConnect plan at the end of 2022, you should have been automatically transitioned to a new MMP with the same insurance company who ran your Cal MediConnect plan. Remember that this is just one of many coverage options. You are not required to join a MMP if you like your current Medicare and Medi–Cal coverage.

If you would like to understand your Medicare and Medi–Cal coverage options contact the Center for Health Care Rights.

How do I apply for Medi-Cal?

In Los Angeles, the Medi-Cal program is run by the Department of Public Social Services (DPSS). There are several ways to apply for Medi-Cal.

To complete an online Medi-Cal application:
- Visit the new BenefitsCal website: **https://benefitscal.com/**
- Visit the California Department of Health Care Services website:
  https://www.dhcs.ca.gov/individuals/Pages/Steps-to-Medi-Cal.aspx

To apply for Medi-Cal over the phone, call the L.A. County DPSS Customer Service Center at 866-613-3777.

To apply in person, visit a local L.A. County DPSS office. Call L.A. County DPSS Customer Service Center at 866-613-3777 to find the DPSS office closest to you.

CENTER FOR HEALTH CARE RIGHTS

SHIP State Health Insurance Assistance Program

Do you have questions about Medicare and Medi-Cal?

Call Center for Health Care Rights 800-434-0222 or visit www.HealthCareRights.org