

# Medi-Cal Share of Cost



## Learn about:

- **How the Medi-Cal Share of Cost works**
- **How to eliminate the Medi-Cal Share of Cost to get full Medi-Cal coverage**

## What is Medi-Cal with a Share of Cost?

People who have Medi-Cal with a Share of Cost have incomes that are higher than the Medi-Cal income limits shown below:

### 2024 Medi-Cal Aged, Blind, & Disabled Federal Poverty Level Program

<b>Single Person</b>	<b>\$1,732 per month</b>
<b>Married Couple</b>	<b>\$2,352 per month</b>

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.

These income limits go up every April.

## How does the Medi-Cal Share of Cost work?

- ▶ The Medi-Cal Share of Cost works like a monthly health insurance deductible.
- ▶ You must pay the Medi-Cal Share of Cost before Medi-Cal will pay any of your health care expenses.

### Example:

Bob has a \$900 Medi-Cal Share of Cost.

Bob is responsible for the first \$900 of health care expenses each month.

After Bob pays \$900, Medi-Cal pays for the rest of his medical care for the month.



## How can I eliminate my Medi-Cal Share of Cost to get full Medi-Cal?

There are 2 ways to reduce or eliminate the Medi-Cal Share of Cost:

### 1. Use health care expenses to meet the monthly Medi-Cal Share of Cost.

- ▶ To eliminate the Medi-Cal Share of Cost, the health care expenses must be at least the same dollar amount as the Medi-Cal Share of Cost.
- ▶ You can use any health care expense to reduce or eliminate the Medi-Cal Share of Cost, even if the bill is for health services not covered by Medi-Cal.
- ▶ Health care expenses you have already **paid** for can only be applied to the Medi-Cal Share of Cost for the month that you received those services.

#### Example:

A paid dental bill for February 2023 can only be used to meet the February 2023 Medi-Cal Share of Cost.

- ▶ Old or new **unpaid** health care expenses can be applied to the current month's Medi-Cal Share of Cost.

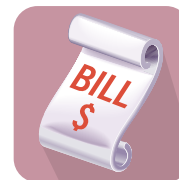
#### Example:



Tonya has a Medi-Cal Share of Cost of **\$1100**.



Tonya has **\$700** of unpaid medical bills from October 2022 and **\$400** of unpaid dental bills from December 2022.



Tonya reports the bills to Medi-Cal in January 2023 to eliminate her Medi-Cal Share of Cost.



Tonya uses the unpaid bills to meet her January 2023 Medi-Cal Share of Cost: **\$1100 - 1100 = 0**

### How to report health care expenses to meet the Medi-Cal Share of Cost

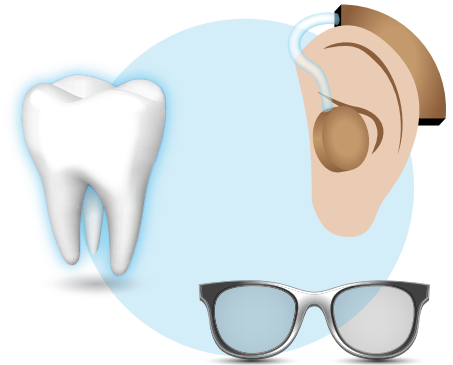
- ▶ When you receive health care services, the provider can report the expenses to Medi-Cal. These expenses will be applied to meet your Medi-Cal Share of Cost.
- ▶ To apply unpaid health care expenses from past months to a current month Medi-Cal Share of Cost, provide your Medi-Cal worker with copies of the medical bills.

## 2. Buy health insurance each month to get rid of the monthly Medi-Cal Share of Cost.

- ▶ The money you spend on health insurance premiums each month will reduce your income so that you meet the Medi-Cal monthly income limits of \$1,732 for a single person or \$2,352 for a married couple.
- ▶ Example: If you are over the income limit by \$50, you can buy a dental policy that costs \$50 a month.

- ▶ Any health insurance premiums can be used to eliminate the Medi-Cal Share of Cost. For example:

- ▶ Dental or vision insurance;
- ▶ Medicare Part D drug plan;
- ▶ Medigap Insurance (private insurance policies that pay Medicare copayments and deductibles).



- ▶ Your Medi-Cal worker can tell you how much you need to spend on health insurance to get rid of the Medi-Cal Share of Cost.

### Send proof of the extra health insurance to Medi-Cal

- ▶ Provide your Medi-Cal worker with written proof that you are buying health insurance on a monthly basis to eliminate the Medi-Cal Share of Cost. Your worker will update your Medi-Cal record to show that you have full Medi-Cal with no Share of Cost.



**Call Center for Health Care Rights at 1-800-434-0222  
or visit our website [www.healthcarerights.org](http://www.healthcarerights.org)**



Navigating Medicare

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