Medi-Cal for Older Adults and 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 is a non-profit organization that provides free information and help with Medicare and Medi-Cal to Los Angeles County residents.
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 and Disabled Federal Poverty Level Program.

To qualify for this Medi-Cal program, you must meet all the requirements shown below:

1. You live in California

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

3. You are a U.S. citizen or you are an immigrant living in the United States with the federal government’s permission

4. Your monthly income is not more than the Medi-Cal limits of:

   2021 Medi-Cal Income Limits
   - Single person: $1482 per month
   - Married couple: $2004 per month

5. The value of the property you own is not greater than the Medi-Cal limits of:

   Medi-Cal Resource Limits
   - Single person: $2000
   - Married couple: $3000

   Property that counts toward the Medi-Cal resource limit
   - Money—cash, bank accounts, retirement accounts, stocks
   - A second car
   - A second home, land

   Property not counted toward the Medi-Cal resource limit
   - Your home, household items
   - One car
   - Life insurance with a face value of $1500 or less
## What does Medi-Cal cover?

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<thead>
<tr>
<th>Medi-Cal Benefits</th>
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<td>• Hospital care</td>
<td>• Incontinence supplies</td>
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<td>• Doctor services</td>
<td>• Vision services</td>
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<td>• Prescription drugs</td>
<td>• Dental care</td>
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<td>• Ambulance</td>
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<td>• Lab, x-rays</td>
<td>• Long Term Services &amp; Supports</td>
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<td>• Emergency services</td>
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<td>• Medical equipment</td>
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<td>• Podiatry</td>
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**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.

**Medi-Cal Dental Benefits for Adults**

- Exam and x rays
- Teeth cleaning
- Fillings
- Tooth extractions
- Gum treatment
- Emergency services
- Root canals
- Crowns (stainless steel or resin)
- Full and partial dentures

To find a Medi-Cal dentist or for information on Medi-Cal dental benefits, call 800-322-6384.
How do I use my Medi-Cal benefits?

Most Medi-Cal services are provided by Medi-Cal health plans.

L.A. County Medi-Cal Health Plans

To enroll into a Medi-Cal plan: call Health Care Options, the state Medi-Cal enrollment agency at 800-430-4263.

To get Medi-Cal services from your Medi-Cal health plan: call the plan 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.

- If you need help, call Center for Health Care Rights at 800-824-0780.
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. The Medicare providers 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 enroll into a Medicare prescription drug plan
  - Your prescription copayments will be no more than:
    - $1.30 for generics
    - $4.00 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 ($148.50 per month in 2021)
- Medicare Part A and B copayments and deductibles

Your Medicare providers bill your Medi-Cal health plan for these copayments.

You cannot be billed 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.

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

The Medicare Advantage plan is the primary insurance and will provide most of your medical care. Your Medi-Cal health plan provides Medi-Cal benefits not covered by Medicare.

<table>
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<th>Your primary insurance</th>
<th>Secondary insurance</th>
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<tr>
<td>Medicare Advantage plan</td>
<td>Medi-Cal health plan</td>
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<tr>
<td>Use plan doctors and hospitals to get Medicare covered services</td>
<td>Provides Medi-Cal benefits</td>
</tr>
<tr>
<td>If the Medicare Advantage (MA) plan offers benefits covered by Medi-Cal, you must use the MA plan before Medi-Cal will pay for the same services.</td>
<td>■ Vision care/eyeglasses</td>
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What are Cal MediConnect plans?

Cal MediConnect plans manage your Medicare and Medi-Cal benefits under one health plan. The goal is to improve how your Medicare and Medi-Cal work together so that you get the care you need.

LA County Cal MediConnect Plans

- LA Care
- Health Net
- Molina Dual Options
- Anthem Blue Cross
- Blue Shield Promise

Cal MediConnect
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I have Medi-Cal with a Share of Cost. How can I get full Medi-Cal?

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

1. Meet the share of cost by applying medical expenses to the Share of Cost. Your medical provider can report these medical expenses to Medi-Cal. You can also report medical expenses to your Medi-Cal worker.

Example…

Maria has a Medi-Cal monthly Share of Cost of $710.

In May, she has medical bills of $2000.

Maria’s medical providers report the bills to Medi-Cal.

Maria meets her Medi-Cal Share of Cost:

$2000 – $710 = $1290

For the month of May, Maria met the Medi-Cal Share of Cost of $710 and Medi-Cal paid $1290 of the medical costs remaining.

2. Buy medical insurance each month to eliminate the Medi-Cal Share of Cost. Spending money on medical insurance will reduce your countable income to the Medi-Cal income limits of $1482 per month for a single person or $2004 per month for a married couple.

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

If you need help with Medi-Cal Share of Cost, call Center for Health Care Rights at 800-824-0780.
How do I apply for Medi-Cal?

- To complete an online Medi-Cal application:
  • Go to the California Dept of Health Care Services website at https://www.dhcs.ca.gov/individuals/Pages/Steps-to-Medi-Cal.aspx
  • Visit the L.A. County DPSS YourBenefitsNow! Website: https://www.yourbenefits.laclrs.org/ybn/Index.html

- To have a Medi-Cal application mailed to you, call 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.

Do you have questions about Medi-Cal?
Call Center for Health Care Rights at 800-824-0780 or visit www.healthcarerights.org

This project was supported, in part by grant number 90SAPG0094-01-00*, from the U.S. Administration for Community Living (ACL), Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects under government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not represent official ACL policy.