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:

**2023 Medi-Cal**  
**Aged, Blind, & Disabled Federal Poverty Level Program**

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<thead>
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<tbody>
<tr>
<td>Single Person</td>
<td>$1,677 per month</td>
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<tr>
<td>Married Couple</td>
<td>$2,269 per month</td>
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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 $1,677 for a single person or $2,269 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 1-800-824-0780 or visit our website www.healthcarerights.org

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