

MEDI-CAL SHARE OF COST

WHAT IS MEDI-CAL WITH A SHARE OF COST?

A program for persons whose income is **too high** to qualify for the Aged and Disabled Federal Poverty Level Program.

HOW DOES A SHARE OF COST WORK?

The share of cost works like an insurance deductible.

- It is a **monthly** amount you pay for health care costs **before** Medi-Cal starts to pay.
- The SOC is reduced when you pay your Medicare copays, deductibles, prescriptions costs and other health services.
- When the amount you pay for medical expenses is equal to your share of cost, Medi-Cal will pay the balance of your out of pocket medical expenses.

WAYS TO MEET THE MEDI-CAL SHARE OF COST

1 Purchase private health insurance

Premiums for any type of health insurance can be used to reduce or eliminate the SOC.

Examples: Premiums for a Medicare Part D drug, dental, vision, or Medigap plan.

To determine how much medical insurance you need to buy, calculate how much your income is over the Medi-Cal limit.

2 Use out of pocket medical expenses

Expenses you can use; co-pays for medical services and medicine, payments for dental or vision services.

These expenses can be reported by your doctor to Medi-Cal or by you to your Medi-Cal worker.

How to report paid vs. unpaid expenses:

Unpaid bills can be bundled together and reported in a single month. Unpaid bills from a previous month can be **applied to a current month**. You report these bills to your Medi-Cal worker.

Paid bills can only be applied to the **month of the date of service**. This can be done by your doctor or your Medi-Cal worker.

Need more information on Medi-Cal Share of Cost?

Call The Center for Health Care Rights at **800-824-0780**



The **Center for Health Care Rights** (CHCR) is a California non-profit organization that provides free information and help with Medicare. This publication is supported by the Los Angeles County Area on Aging HICAP grant and the Administration for Community Living.