

Understanding Common Medi-Cal Programs



Agenda:

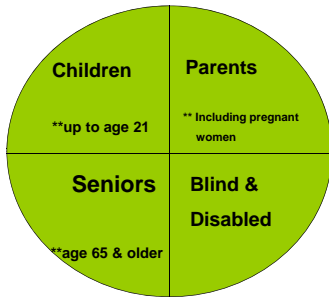
- **Medi-Cal Eligibility Overview**
- **Frequent MC Programs Overview**
 - Classic Medi-Cal
 - Family: 1931(b), TMC, 4 Month
 - Aged & Disabled: Aged & Disabled FPL, 250 % WD, Pickle

What is Medi-Cal?



- **Federal program for Medicaid**
- **Pays for medically necessary services for many low-income people**

Whose Potentially Eligible ?





Disability definition

Disability:

When a person is *unable to engage in substantial gainful activity (SGA) due to a medically determinable physical or mental impairment which is expected to result in death or which is expected to last for a continuous period of 12 months.*



Eligibility Requirements

- ✓ California Resident
- ✓ Identification
- ✓ Income Verification
- ✓ Resource verification for some programs

Citizenship & Immigration: MC Coverage

Full Benefits: Comprehensive coverage.

- US Citizenship
- Legal Permanent Resident



**Restricted Benefits: Emergency or
Pregnancy only coverage.**

- Undocumented



What if ?'s

- I have existent health insurance. Can I apply?
– Yes.
- I have outstanding medical bills.
– Applicants can apply for retroactive
benefits for services received 3 months
prior to Medi-Cal application date.

Eligibility Determination Timeframe

In most instances, Medi-Cal will determine your eligibility within 45 days. An eligibility determination based on disability may take up to 90 days.





Client Reporting Responsibilities

- Changes (income, address, health insurance coverage) within 10 days
- Annual Re-determination
- Midyear Status Report (MSR)
 - Aged, Disabled, Pregnant women are exempt

Medi-Cal Formula

Potential Eligible/ Linkage

+

Coverage

+

Share of Cost

Medi-Cal Benefits





Income

- Variety types of Income (earned, unearned, in kind)
- Does not result in ineligibility for:
 - Persons under 21
 - ABD qualified individuals
 - Pregnant Woman
- Used to determine SOC
- Program-driven differences in treatment of income.

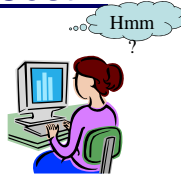
What is Share of Cost ?

• The amount of money a client is responsible for before Medi-Cal coverage begins. It is **sharing** the cost of your monthly medical bills.

• Based on the number of people in the family and the monthly income.

• Each family member may have a different Share of Cost.

NOTE: SOC is paid **ONLY** if Medi-Cal services are received. It is not a monthly premium.





Share of Cost Calculation

Monthly Gross Income: \$1000

Standard Work Deduction: - 90.00

Countable Income: 990.00

Countable Income – MC Income Limit = **SOC**

\$990 - 600 (1 person) = **\$330**



Treatment of Resources

- Determine whose resources are part of Medi-Cal Family Budget.
- Determine Resources.
- Determine what resources are:
 - Available
 - Exempt
 - Unavailable
- Determine countable value of resources.
- Compare total net-non-exempt resources to the property reserve for the household size.



Questions for you

How many Medi-Cal Programs are you familiar with?

How many Medi-Cal Programs are there?

What are the property limits programs for Medi-Cal?

What are the income limits Medi-Cal?



Medi-Cal Programs

Cash related	1931 b	Children	Pregnancy	Senior & disabled	Classic MC	Transitional / Continuing	Other MC	Non-Medical Programs
CalWORKS	Cash based	% Program (200, 133, 100)	Income Disregard (200%)	A&D %	Medically Needy	TMC	BCCTP	AIM
SSI/SSP	1931 b only	Minor Consent	LTC	LTC	Medically Indigent	4 Month Continuing	PACT Dialysis	CCS
FC		Accelerated Enrollment	Post Partum	250 %WD		Pickle	TB	CHDP
AAP			Presumptive Eligibility	IHSS		Craig v. Bonta	TPN	GHPP
KingGAP				Medicare Savings Program (OMB, SLMB, GP-1, QWDL)		DAC		HFP
RMA						DW		Healthy Kids
RCA						FFCC		Healthy SF
						CEC		
						Bridging		



Frequent MC Programs

Children	Parents	Seniors	Blind & Disabled
<ul style="list-style-type: none"> •Classic MC •1931b •% Programs •Minor Consent •Continuing Eligibility •Bridging Program 	<ul style="list-style-type: none"> •Classic MC •1931b •Federal Poverty Level for Infants & Pregnant Women •Post partum •Presumptive Eligibility 	<ul style="list-style-type: none"> •Classic MC •Aged/Disabled Federal Poverty Level •Long Term Care •Medicare Savings Programs 	<ul style="list-style-type: none"> •Classic MC •Aged/Disabled Federal Poverty Level •250% Working Disabled •Pickle Program •Long Term Care •Medicare Savings Programs

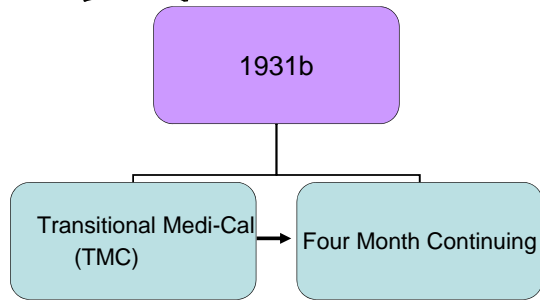


Classic Medi-Cal

- **Broadest classification of MC.**
 - Medi-Cally Needy
 - Medi-Cally Indigent
- **Income and Property tests.**
- **SOC or No SOC.**
- **Coverage for both Full and Restricted benefits.**



Family





Family: 1931(b)

- **Family with child up to age 18 and where child has deprivation.**

Deprivation: When one child's parent is either absent, deceased, or the principal wage earner is unemployed or underemployed.
- **Satisfy 1931b property limits and pass either Applicant or Recipient income test.**
- **No Share of Cost.**



Family: Transitional Medi-Cal

- Available to 1931b recipients where the family's countable earnings increased.
- Families must have received MC 1931(b) or CalWORKS during at least 3 of last 6 months prior losing benefits.
- First 6 months, no income test.
- 2nd 6 months, income within 185 FPL%.
- No Property Test.

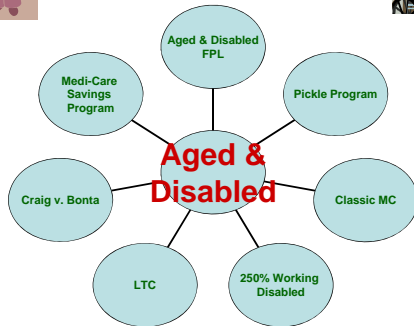


Family: Four Month Continuing

- Ineligible to 1931b income limits because of receipt of child or alimony.
- Family were 1931 b recipients 3 of the 6 preceding months the ineligibility.
- Child must meet the "Medi-Cal Deprivation".
- No further income or property test.
- No SOC.



Aged & Disabled





Aged and Disabled Program

- 65 or older; Disabled.
- No SOC.
- A & D standard income disregards that are specific to individual and couples.
- Income within 100% FPL
- Property test.



250% Working Disabled

- US citizen or Qualified Legal Permanent Resident.
- Continuously meet Federal “disability” and working.
- Family net income less than 250% FPL.
- Disability Income is exempt.
- Property test but w/ certain property exemptions unavailable in other MC programs.
- Pay a monthly nominal fee based on sliding scale.



Pickle Program

- 65 or older; Disabled.
- Eligible for and received SSA and SSI benefits simultaneously in any month after April 1977.
- Currently receiving SSA.
- Discounts SS cost of living adjustments received since the last month eligible for both SS and SSI.
- No SOC.
- Property test.



Got Medi-Cal?

MEDI-CAL HEALTH CONNECTIONS
Monday – Friday; 8am to 5pm

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