



LOCAL HELP FOR PEOPLE WITH MEDICARE

## HICAP

### *Health Insurance Counseling and Advocacy Program Contra Costa County*

# MEDI-CAL FACTS FOR SENIORS For people with Medicare

**What is Medi-Cal?** Medi-Cal is a government program that pays for health and medical care for seniors 65 and over or disabled persons who have low incomes and limited resources. Medi-Cal pays for:

- Health and medical services when you use a Medi-Cal doctor, provider or facility
- The Medicare Part B premium

### **What does Medi-Cal cover\*\*?**

- adult day health services
- ambulance services
- dental care
- doctor visits
- home health care
- hospice care
- hospital and nursing home care
- medical equipment
- some categories of medicines and supplies excluded by Medicare Part D plans, including incontinence supplies.
- prosthetic/orthopedic devices
- x-ray and laboratory tests

**\*\*Note:** Medi-Cal is the “payer of last resort.” Medicare is primary. If Medicare covers one of these services, Medi-Cal generally will not pay anything, although by law you cannot be billed for the balance.

**How many resources can I have?** No more than **\$2,000** countable resources if you are single or **\$3,000** for a married couple\*.

Countable resources include bank accounts, certificates of deposits, retirement accounts, stocks, and bonds. (IRAs and other tax qualified retirement plans are not counted if monthly payments of principal and interest are being taken.)

**How much income can I have?** To be eligible for Medi-Cal with no share of cost, your monthly gross income in 2021 must not be more than **\$1,650** for an individual and not more than **\$2,321** for a married couple\*. (*After subtracting \$65, only half of income from work is counted.*)

*\*For married couples, when one spouse is in a nursing home much higher resource and income limits apply. Contact Medi-Cal for details.*

- **Persons on SSI are automatically eligible for full Medi-Cal.**
- Persons who have income over the Medi-Cal limit may still be eligible for Medi-Cal with a **share of cost**.

**What is a share of cost?** If your income is more than the Medi-Cal income limits, you can still qualify for Medi-Cal, but you will have a share of cost.

- A share of cost is **not** an amount that you must pay every month. Share of cost (SOC) is like a deductible; it is the share of your medical bills that you must pay before Medi-Cal pays the rest of your expenses for that month.
- If your medical expenses in a month do not exceed your share of cost amount, Medi-Cal will not pay any of your medical bills. Medi-Cal will pay medical bills that exceed your share of cost amount in a month.
- To find your approximate share of cost, subtract \$600 for an individual (\$934 for a couple) from the amount of your monthly income along with any health insurance premiums you may be paying. The difference is your SOC.
- Resource limits for Medi-Cal with a share of cost are the same as those for regular Medi-Cal with no share of cost.
- Medi-Cal will pay the Medicare Part B premium only for the months when share of cost is met.

## Medi-Cal and Medicare Part D

If you are covered by Medi-Cal, you may be entitled to Extra Help, also known as the Low Income Subsidy (LIS), which helps pay for prescription costs in a Medicare Part D plan.

**If you have full Medi-Cal (with no Share of Cost) you do not need to apply for Extra Help. You will be automatically enrolled for the highest level of Extra Help which includes:**

- No monthly premium in designated plans
- No deductible
- No coverage gap
- Co-payments between \$1.30-\$4.00

If you are not in a Part D plan, you will be assigned to a plan. You have the right to change your Medicare drug plan or Medicare Advantage once per quarter, if desired.

**If you have Medi-Cal with a Share of Cost**, you may qualify for Extra Help in one of two ways:

1. Complete and return the Social Security application for Extra Help with prescription drug costs. Social Security will advise you if the application has been approved and what the benefits will be.
2. If you meet your Share of Cost expenses in one month, you are entitled to receive Extra Help on prescription drug costs for the rest of the year. If the Share of Cost is met between July 1 and December 31, you will be considered eligible for Extra Help for the following year as well.

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### How do I apply for Medi-Cal benefits?

- Call the Contra Costa County Medi-Cal Center at **1-800-709-8348**. Ask for the Medi-Cal intake line and say that you want to start your Medi-Cal application over the telephone.
- Have available your Social Security number and birth date.
- If you are eligible for Medi-Cal, your benefits will start on **the date you called**. If you do not start the application process by telephone, your benefits will start on the date you return your application to the address indicated on the form.
- Check "YES" in box 53 of the Medi-Cal application to start benefits up to three months before your application date.
- You can also apply online at: <http://www.dhcs.ca.gov/services/medi-cal/pages/applyformedi-cal.aspx>
- You can also apply in person at the Central County Medi-Cal office: 400 Ellinwood Way, Pleasant Hill, CA 94523, or at Medi-Cal offices in Antioch, Brentwood, Hercules and Richmond. See details at: <https://www.1degree.org/opp/apply-for-medi-cal>
- For information regarding the status of an application, call the Medi-Cal Service Center at 1-866-663-322

**Contra Costa HICAP, 925-655-1393, or 800-434-0222, or 800-510-2020 (from land line)**  
**www.cchicap.org**

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