

MEDI-CAL FACTS FOR SENIORS



For People with Medicare

What is Medi-Cal with Medicare?

Medi-Cal is the California version of Medicaid which includes programs that work with Medicare to pay for health and medical care for seniors 65 and over or disabled persons who have low income. Medi-Cal benefits for that group include:

1. California pays the Medicare Part B premium \$202.⁹⁰/mo (in 2026).
2. Health and medical services with no deductible or co-pay when you use a Medi-Cal provider.¹
3. Medicare prescription drug coverage at low cost via automatic enrollment in 'Extra Help'.
4. If entitled to free Part A, Part B application is approved with no delay or late penalty.
5. Special Needs Medicare Advantage Plans with no premium or coinsurance.
6. Some monthly premium reduction for most regular Medicare Advantage Plans and no co-pays.

Are there benefits in addition to help with Medicare costs?

In addition to the Medicare benefits available to everyone, Medi-Cal offers the following additional medical benefits:

- Adult day health services
- Certain services such as In Home Support Services, dental, and hearing aids
- Long term nursing home care
- Some supplies excluded by Medicare, including incontinence supplies and prescribed OTC medications

How much in the way of assets can I have?

The asset limit has been reinstated for 2026. Assets must be no more than \$130,000 countable resources if you are single or \$195,000 for a married couple². Countable resources are things you own like bank accounts, certificates of deposit, stocks, and bonds. The home you live in, one car, IRA Accounts and personal possessions are not included.

How much income can I have?

To be eligible for Medi-Cal with no share of cost, your monthly gross income in 2026 cannot be more than \$2,059 for an individual and not more than \$2,916 for a married couple¹. After subtracting \$65, only half your earnings from work is counted.

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 (SOC) which limits your benefits.

- A share of cost is not an amount that you must pay every month. Share of cost is like a deductible. It is the share of your medical bills that you are liable for before Medi-Cal pays the rest of your expenses for that month.
- Medi-Cal will pay medical bills that exceed your share of cost amount in a month. If your medical expenses in a month are less than your share of cost amount, Medi-Cal will not pay anything towards your bills that month. But if you use Contra Costa Health Plan providers, ask HICAP for a document entitled '*CCH Bill Reduction Program for Clients HICAP date.pdf*' for help lowering the amount you owe.
- Medi-Cal will pay the Medicare Part B premium only for the months when your share of cost is met.

HICAP can offer you guidance on ways to eliminate a share of cost. See our document '[Eliminating SOC - Q and A for Clients](#)'.

Medi-Cal and Medicare Part D

If you have Medi-Cal, you will get 'Extra Help'

'Extra Help' is a federal program which helps pay for prescription costs in a Medicare Part D plan or a Medicare Advantage 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:

- Co-payments of \$1.⁶⁰ (generic) and \$4.⁹⁰ (brand) covered medications
- No monthly premium in designated plans
- No annual deductible
- No 'coverage gap' during the year

If you are not in a Part D plan, you will be assigned to one. You have the right to change your Medicare drug plan every month for an effective date stating the first of the following month.

Can I get 'Extra Help' if I have Medi-Cal with a SOC?

If you have Medi-Cal with a Share of Cost, you may qualify for 'Extra Help' if you meet your Share of Cost expenses in one month anytime during the year. You will then be entitled to receive 'Extra Help' with prescription drug costs for the rest of the year. If the Share of Cost is met between July 1 and December 31, you will qualify for 'Extra Help' for the entire following year as well.



How do I apply for Medi-Cal benefits?

Call the Contra Costa County Medi-Cal Center at (800) 709-8348. Press selections for the Medi-Cal intake line and say that you want to start your Medi-Cal application over the telephone.



It is fastest to complete the application online at benefitscal.com. Set up an account and follow the instructions even though it may appear to be an application for CalFresh. You may also upload any documents via a link at that site.

You can also mail copies of information to the Medi-Cal Document Center at P.O. Box 4114 in Concord, CA 94524. FAX them directly at (925) 608-4608. Or upload at benefitscal.com

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 your application forms are received.

When asked in the Medi-Cal application, if true, state you have medical expenses in order to potentially start benefits up to three months before your application date.

Medicare Savings Programs called 'Qualified Medicare Beneficiary' (QMB), 'Qualified Individual' (QI) and 'Specified Low Income Beneficiary' (SLMB) will be automatically granted if you meet the lower income limits.

You can also apply in person at the following office locations:

West County Office, 1305 Macdonald Ave., Richmond, CA 94801

Central County Office, 400 Ellinwood Way, Pleasant Hill, CA 94523

East County Office, 4545 Delta Fair Blvd., Antioch, CA 94509

For information regarding the status of an application, call the Medi-Cal Service Center at (866) 663-3225

Endnotes

¹ Note: Medi-Cal is the "payer of last resort." Medicare is primary. If Medicare covers services, Medi-Cal generally will not pay anything, although by law you cannot be billed for the balance. For that reason, some providers in private practice will not make appointments for patients covered by Medi-Cal.

² For married couples, when one spouse is in a nursing home or receiving IHSS in lieu of moving to a nursing home, higher income limits apply. Contact HICAP or Medi-Cal for details on Spousal Impoverishment.

Contra Costa County Health Insurance Counseling and Advocacy Program (HICAP)

Contact Us: 925-655-1393, 1-(800) 510-2020 or 1-(800) 434-0222

Email: ehsdhicap@ehsd.cccounty.us Visit: www.cchicap.org



Navigating Medicare



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