Enroll. Get Care. Renew.

FREE MEDI-CAL OR LOW-COST COVERED CALIFORNIA EXISTS FOR MOST LOW-INCOME CALIFORNIA FAMILIES.

▶ **Medi-Cal** is a **public health insurance** available to low-income Californians. Starting January 1, 2024, all income-eligible Californians qualify for full scope Medi-Cal benefits REGARDLESS OF AGE OR IMMIGRATION STATUS. **Full scope Medi-Cal** covers more than just care when you have an emergency. It provides medical, dental, mental health, and vision (eye) care. Applying for Medi-Cal via the Covered California website is the fastest way to get covered.

▶ **Covered California** is a **free service** for individuals and families to get free or low-cost health insurance OR to get help paying for **private** health insurance. More information on page 2.

APPLY for Medi-Cal or Covered California:

📞 **By phone:** *1(800) 300-1506*

🎧 *www.CoveredCA.com* (Covered CA and Medi-Cal)
www.BenefitsCal.com (Medi-Cal)

🚶 **In-person:** *https://bit.ly/3Tk3cXV*

✉️ **Apply by mail:** Medi-Cal printable applications here: *http://bit.ly/3RRENIK*

Need Help?
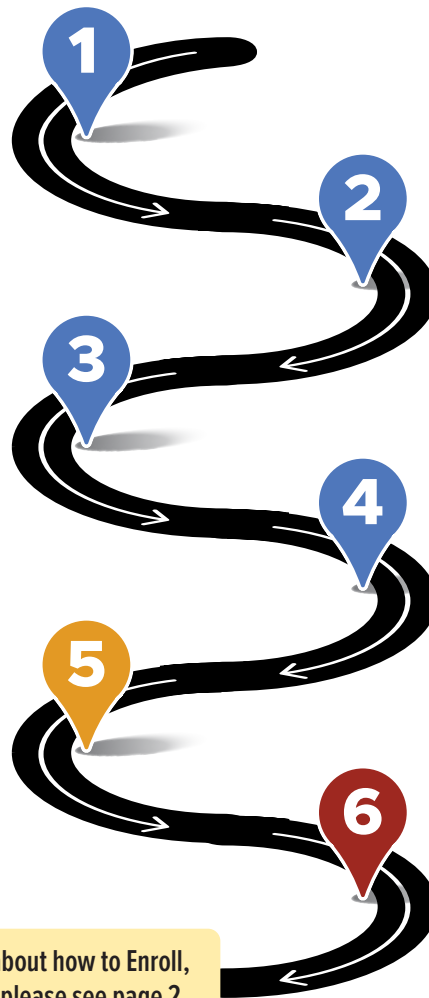**Find Help in Your Community and More!** Scan this QR code.

www.allinforhealth.org

The 6 Step Roadmap to Medi-Cal

1 Check Your Eligibility
Medi-Cal eligibility is based primarily on your income and state residency.

2 Apply for Medi-Cal
Medi-Cal enrollment is open and available all year. Read more about enrollment above!

3 Eligibility Determination
The county will process your application for eligibility.

4 Select a Health Care Plan
Most Medi-Cal enrollees must enroll in a health care plan.

5 Get Care
Medi-Cal covers ALL medically necessary care.

6 Renew Your Medi-Cal
Most people must renew their Medi-Cal every year.

For more detailed information about how to Enroll, Get Care, and Renew Medi-Cal, please see page 2.

The 6 Steps to Medi-Cal

STEP 1
Check Your Eligibility

Children, pregnant and 12 months postpartum individuals have higher income eligibility levels than other adults. Your child(ren) may still qualify for Medi-Cal even if adult family members do not qualify.

If your income is above the Medi-Cal eligibility level, you may qualify for Covered California. If so, Medi-Cal will forward your information to Covered California, which will send you information about your automatic enrollment and what you need to do to activate it. *See the income limit chart*.

STEP 2
Enroll.

Apply for Medi-Cal in person, online, by mail, by phone, or find help in your community. Go to page 1 for more information or enroll at: *www.CoveredCA.com*

STEP 3
Eligibility Determination

After you apply:

▸ You will receive a *Notification of Likely Eligibility* by mail. **NEW!**—many Medi-Cal eligible applicants can now receive real time enrollment. This means that once the application is received, **you will have full coverage while the county processes the application.** For the fastest "real-time" enrollment, apply for Medi-Cal through *www.CoveredCA.com* (applications submitted by mail start accelerated enrollment when the county receives the application).

▸ You will receive a *Final Notice of Action* notifying you whether you can receive Medi-Cal. If you are denied Medi-Cal, you have the right to appeal. Ask for a *State Fair Hearing* by calling *800-952-5253*, or by requesting it in writing.

▸ It can take up to 45 days to receive your Medi-Cal card in the mail after you apply, if you are eligible.

STEP 4
Select a Health Care Plan

You must choose a health plan within 30 days of receiving your health plan options in the mail. If you do not choose a plan within 30 days, Medi-Cal will choose a plan for you. The health plans available to you **depend on what county you live in.**

- Go to the Medi-Cal *Managed Care Health Plan Directory* to find your options.

- Visit the *Health Care Options* website for more information.

STEP 5
Get Care.

Find a primary care doctor. Ask your health plan for help locating an available doctor near you. Your health plan is required to help you make appointments, get interpretation services, *get free transportation to appointments,* and use telehealth.

Medi-Cal covers ALL COSTS for screenings, mental health, vision, dental services, and all other medically necessary care.

Find a dental home. Medi-Cal offers dental benefits to both children and adults. Visit *SmileCalifornia.org* to find a Medi-Cal dentist.

Kids and Teens. Medi-Cal for Kids & Teens provides free services to keep your child healthy from birth to age 21. For more information, visit: *https://bit.ly/3T1Ga8e*

2024 Financial Help

You or your family may qualify for free Medi-Cal or *premium assistance* under Covered California.

For information on calculating income and household size, visit:

www.allinforhealth.org/financial-help

STEP 6
Renew.

It's important to ensure that Medi-Cal has your current address and updated phone number so that when it's time to renew your coverage, they can contact you. If you receive a renewal notice, be sure to act!

Follow these steps:

▸ Set up a *BenefitsCal.com* account to get renewal updates.

▸ Submit changes to your contact information so Medi-Cal can contact you about renewals.

▸ Fill out and submit renewal forms when they are received (online, phone, mail, or in person).

Often when family income increases, your child(ren) may still qualify for Medi-Cal even if adult family members no longer qualify. Fill out and submit Medi-Cal renewal information to keep your child(ren)'s free Medi-Cal coverage even if you may be enrolled in employer coverage or Covered California.

Children in foster care and former foster youth are not required to renew their coverage. Postpartum individuals also do not need to renew their coverage within 12 months postpartum.

Covered California

If you are ineligible for Medi-Cal:

▸ Covered California offers a selection of health plans. They help in comparing and choosing a health plan that works best for each person. To learn more, visit: *www.CoveredCA.com*

▸ Many Californians may qualify for financial assistance via a Premium Tax Credit or reductions in what enrollees pay for their health care (known as cost-sharing reductions).

▸ Open enrollment is the time of year when everyone can apply for a plan through Covered California. Enroll during Open Enrollment or any time you experience a life-changing event, like losing your job or having a baby. You have 60 days from the event to complete enrollment.

www.allinforhealth.org