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Medi-Cal Changes

Presented by Contra Costa Health Plan

August 4, 2026

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Agenda

Overview of upcoming Medi-Cal changes for **2026–2028**, including key terms and timelines.

Discussion of major policy updates such as work requirements, asset limits, coverage changes, and eligibility impacts.

Resources and support available for community members navigating Medi-Cal renewals or coverage transitions.

Disclaimer: The CCHP Health Education Staff are not Employment and Human Services Department (EHSD) eligibility workers. Please refer to EHSD offices for eligibility.

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What is Medi-Cal?

Medi-Cal is a California program that pays for medical services for children and adults.

- To qualify, the enrollee must live in California and meet income and household eligibility requirements. This can vary depending on age, household size, and the type of income they receive.
- Beginning **January 1, 2026**, adults who do not have Satisfactory Immigration Status (SIS) will no longer be able to enroll in full Medi-Cal. Those who currently have coverage, can keep it if they continue to renew their benefits.

Receiving Medi-Cal also **does not** affect one's immigration status.

Key Terms and Definitions

1. **Unsatisfactory Immigration Status (UIS):** This means a person's immigration status does not meet the rules to get full Medi-Cal benefits. They may still be able to get limited or emergency care.
2. **Renewal:** This is when you review your Medi-Cal once a year to make sure you still qualify. You may need to update your information, like income or family size.
3. **Copayment:** This is a small amount of money you pay when you get a health service, like seeing a doctor or getting medicine. Not everyone in Medi-Cal has to pay this.
4. **Premium:** Monthly fee that you may have to pay.
5. **Assets:** Things you own that have value.

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Timeline of Changes (2026)

January 1, 2026

- **Full Scope Enrollment Freeze**
  - Some adults will no longer be able to enroll in *full-scope* Medi-Cal based on *immigration status*.
- **Asset Limits**
  - When you apply or renew your Medi-Cal, they may now look at what you own and has value (assets).

October 1, 2026

- **Immigration Status Changes**
  - The federal government will change how it classifies some immigration statuses.
  - This may affect you if you get Medi-Cal and are **a refugee or asylee, a humanitarian parolee, or a survivor of domestic violence or human trafficking.**

Source: [Medi-Cal Changes 2026-2028 (dhcs.ca.gov)]

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Timeline of Changes (2027)

January 1, 2027

- **Work Requirement**
  - Individuals ages 19 through 64 will need to work, volunteer, or go to school to get or keep Medi-Cal.
- **Six-Month Eligibility Checks**
  - Some Medi-Cal members will have their eligibility checked **twice a year** instead of once.
- **Retroactive Medi-Cal**
  - Medi-Cal will pay for fewer months of past medical bills from before you applied.

July 1, 2027

- **Monthly Premiums**
  - Some Medi-Cal members will need to pay a small monthly fee (called a premium) to keep their full-scope Medi-Cal.
- **Dental Coverage**
  - Some Medi-Cal members will stop getting full-scope dental services as part of their Medi-Cal coverage.

October 1, 2028

- **Copayments**
  - Some adults on Medi-Cal may have to pay a small fee (called a copayment) for certain services.

Source: Medi-Cal Changes 2026-2028 (dhcs.ca.gov)

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January 1, 2026

Full Scope Enrollment Freeze

Some immigrants who used to qualify for full-scope Medi-Cal will no longer be eligible. These changes affect undocumented adults and some immigrants with legal status.

- **If you already have Medi-Cal, you can stay covered**, regardless of your immigration status, as long as you remain eligible.
- To see who this affects visit: Immigration Status Categories (dhcs.ca.gov) or scan the QR code.

Asset Limits

This applies if you: are **65 and older, have a disability, live in a nursing home, are in a family that makes too much money to qualify under federal tax rules.**

- Assets can include bank accounts, cash, **second** vehicles, **second** homes, other financial resources.
- Limits are: **$130,000 for one person and add $65,000 for each additional family member** (up to 10 people).

Examples of assets

Not Counted (won't affect eligibility)	Counted (may affect eligibility)
Your main home (where you live)	Second homes
Your main vehicle	Second vehicles
Household items (furniture, clothes)	Cash
Retirement funds (if you're getting regular payments)	Bank accounts

Scan to learn more about assets.

Assets FAQ: Asset Limits FAQs | Help Center | Medi-Cal (dhcs.ca.gov)

Immigration Status Changes

The federal government will change how it classifies some immigration statuses (your legal standing in the U.S. based on how and why you came here).

Who this applies to:

You may be affected if you get Medi-Cal and are:

- A **refugee or asylee** - someone who left their home country for safety and don't yet have a Green Card.
- A **humanitarian parolee** - someone allowed into the U.S. for urgent reasons for at least one year.
- A **survivor of domestic violence or human trafficking**, and you have a pending status.

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January 1, 2027

Work Requirements

Some adults will need to work or volunteer or go to school to get to keep Medi-Cal. If this applies to you, the county Medi-Cal office will send you a letter.

Who this applies to:

- Adults (age 19-64) who are eligible for Medi-Cal because of the Affordable Care Act expansions and don't meet any of the exemptions listed directly below.

Exemptions:

- Children (0–18).
- Older adults (65 and older).
- Pregnant people, including one year postpartum, regardless of birth outcome.
- Parents with children age 0-13.
- People with disabilities.
- People with serious health or mental health conditions or substance use problems.
- People who were released from jail or prison within the last 90 days.
- People on Medicare Part A or Part B.
- American Indians or Alaska Natives.
- Former foster youth under age 26, who were in foster care on their 18th birthday.

January 1, 2027 cont.

Work Requirements

Some adults will need to work or volunteer or go to school to get to keep Medi-Cal. If this applies to you, the county Medi-Cal office will send you a letter. **Members must do one of the following:**

- Work at a job and get paid.
  - Earn at least **$580 a month** from working.
  - Be a seasonal worker (someone who only works during certain times of the year) and make an average of **$580 a month** over the last six months.
- Be in a job training program (that helps you learn skills to get a job) for at least 80 hours per month.
- **Volunteer or do community service** for at least 80 hours per month. This should be organized and something you can prove you did with a letter or form.
- **Go to school at least half-time.** This usually means taking two or three classes or about six to eight credits each semester.
- **Do a mix of the things** listed above for a total of at least 80 hours per month, or at least $580 per month.

January 1, 2027 cont.

Six-Month Eligibility Checks

Some Medi-Cal members **aged 19-64** will have their eligibility checked twice a year instead of once.

Exemptions:

These members will continue with **once-a-year renewals:**

- Members in a Medi-Cal program that is not under the Affordable Care Act new adult group.
- Pregnant or postpartum individuals.
- Alaska Native or American Indian members.
- Former foster youth under age 26, who were in foster care on their 18th birthday.

Retroactive Medi-Cal

Medi-Cal will pay for fewer months of past medical bills from before you applied for members **aged 19-64** and *do not* have children (0-18).

New Rule:

- Adults without children: Medi-Cal will only pay for **one month** of past bills.
- All others: Medi-Cal will pay for **two months** of past bills.

July 1, 2027

Dental Coverage

Some adults cannot get full-scope Medi-Cal coverage, including dental, vision, and other services based on their immigration status. The change applies to **adults aged 19 and older who are not pregnant or within one year postpartum** (after pregnancy).

- It will still cover emergency care, including dental emergencies and pregnancy-related services.

Dental FAQs: Medi-Cal Dental Benefit Changes Frequently Asked Questions (dhcs.ca.gov)

July 1, 2027 cont.

Monthly Premiums

$ Some Medi-Cal members will need to pay a small monthly fee (called a premium) to keep their full-scope Medi-Cal.

Who this applies to:

- Those who are not US citizens and/or do not have Satisfactory Immigration Status.
- Immigration status eligibility can be found on the DHCS website here: Immigration Status Categories

Note:

- If this change applies to you, you will need to pay a **small fee each month** to keep your full-scope Medi-Cal.
- If you don't pay, your Medi-Cal will change.
- You will only get restricted Medi-Cal, which covers:
  - Emergency care
  - Pregnancy-related care
  - Nursing home care
- You **will not have to pay a premium** if you are:
  - A former foster youth under age 26 and were in foster care on your 18th birthday, or
  - Pregnant, and for one year after your pregnancy ends.

Copayments

Some adults on Medi-Cal may have to pay a small fee (called a copayment) for certain services.

Who this applies to:

Medi-Cal members who:

- Are adults (age 19-64), and
- Are not pregnant (Pregnancy coverage lasts through your whole pregnancy and up to one year after it ends.), and
- Are not on Medicare, and
- Make more than $15,560 a year.

Important to know:

- **You might have to pay a small fee for some health care**, like seeing a specialist doctor (like a cardiologist or dermatologist) and getting certain treatments or tests.
- **You will not pay more than 5 percent of your household income** in copayments each year.
- There will not be copays for:
  - Services at community health centers or rural health clinics.
  - Emergency care.
  - Regular checkups.
  - Prenatal care (care during pregnancy) and pediatric care (care for children).
  - Mental health and substance use disorder treatment.

How to Keep Your Medi-Cal

1. **Update your information** (changes in mailing address, phone number, email address or income).

2. Renew your Medi-Cal. Look out for a **yellow envelope** and complete it right away. Know your renewal date. You can also renew over the **phone** at **(866) 663-3225** or **online** at BenefitsCal.com.

3. **Keep going to your doctor** and health appointments.

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What to do if you lose Your Medi-Cal

If you lose coverage, but are still eligible for Medi-Cal:

- Contact the **Employment and Human Services Department** at **866-663-3225**.
- You have 90 days from when you lose coverage to reinstate your Medi-Cal.
- They may be waiting on documents from you.

If you are no longer eligible:

- You may apply for Basic Health Care, a health program for low-income, uninsured people who live in Contra Costa County regardless of their documentation status. Call **800-771-4270**.

Resources and Support

- Contact the **Employment and Human Services Department (EHSD)** website at **ehsd.org** or call **866-663-3225**.
    - Visit a local Medi-Cal office listed on ehsd.org/apply-for-services/#district-office.

- For information about health coverage programs, **call Patient Financial Counseling toll-free at 1-800-771-4270** in Contra Costa County.
- Concord Library: EHSD Our Families Navigators, Every Monday from 10:00 am - 4:00 pm

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Thank You!