## **Medi-Cal Review**

## June 2025

Calmatters.org's recent articles do a great job of detailing the (<u>proposed</u>) future of Medi-Cal eligibility rules and the unfortunate consequences for various communities, including the elderly and disabled.

https://calmatters.org/health/2025/05/medi-cal-assets-newsom-health-insurance/ https://calmatters.org/health/2025/05/governor-budget-medi-cal-funds-womens-reproductive-care/ https://calmatters.org/health/2025/05/newsom-freeze-medi-cal-undocumented-immigrants/

The goal is to reduce the number of Medi-Cal recipients and to reduce the ongoing expenditures associated with current recipients.

- More difficult eligibility rules → more complicated strategies to navigate around the rules → more Special Needs Trusts and "stacked gifting" strategies designed by lawyers.
- Those who can afford it, will pay the lawyers. Those who can't or won't pay the lawyers will likely lose Medi-Cal coverage until they are "poor enough" to qualify.

## Big picture:

- 1) Reductions in Medi-Cal and Medicaid severely stress health care services in rural and economically challenged areas.
- 2) Programs that aim to assist the elderly to age in place (and out of Skilled Nursing Facilities) are the most likely to be suffer budget cuts, e.g. In Home Support Services, PACE, Assisted Living Waiver.
- 3) County Medi-Cal Offices will be inundated with additional responsibilities to review asset information for applications and redetermination delays in process documentation should be expected.