

Medi-Cal Review 2026

April 7, 2026

Medi-Cal (Medicaid) is a program that can be used to supplement your Medicare benefits.

Eligibility

As a Medicare recipient, becoming eligible for Medi-Cal requires passing “The Asset Test.”

For an Individual - **\$130,000.00**

If married, the spouse may have an additional \$162,660.00, a total of **\$292,660.00**

Your residence and retirement accounts may be exempted from the above calculation.

Various documents must be submitted to establish the exemptions and Spousal Allocation.

Share of Cost

Once approved for Community Based Medi-Cal Services, you are provided a Share of Cost – a monthly deductible for Medi-Cal services.

If less than \$1,801.00/month – \$0.00 Share of Cost

If over \$1,801.00/month – You keep the first \$600.00, the remainder is your Share of Cost

If married, we can often navigate the Share of Cost rules to segregate income for the “healthy spouse” and acquire \$0.00 Share of Cost for the Medi-Cal spouse.

Recovery

Medi-Cal can only “recover” against your estate when your estate goes through a formal probate. Use a living trust to avoid probate and avoid Medi-Cal Recovery.

Programs

In Home Support Services (IHSS) – helps pay for a caretaker in your home.

Program for All-Inclusive Care for the Elderly (PACE) – Center for Elders Independence (CEI) is the PACE provider in Contra Costa. They provide comprehensive health services from a Concord facility.

Assisted Living Waiver (ALW) – A program that helps pay for assisted living for seniors that would otherwise require skilled nursing care. Long waitlist. You must be \$0.00 Share of Cost.

Long-Term Care/Skilled Nursing Care – Medicare only covers 100 days of Skilled Nursing (days 1-20 are free of charge, days 21-100 have a daily copay). If there is no other choice but a long-term stay at Skilled Nursing, then most people use Medi-Cal to offset the very high costs.