



# MEDI-CAL FACTS FOR SENIORS

## Legal Assistance for Seniors

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### What is Medi-Cal?

Medi-Cal is a government program that pays for health and medical care for seniors 65 and over who have low incomes and limited resources. It pays after other insurance pays, such as Medicare.

### What Does Medi-Cal Do?

Medi-Cal pays for:

- Health and medical services when you use a Medi-Cal doctor, provider, or facility.
- Medicare Part B premiums.

### What Does Medi-Cal Cover?

- adult day health services
- ambulance services
- doctor visits
- home health care
- hospice care
- hospital and nursing home care
- medical equipment
- optometry services
- prescription drugs not covered by Medicare
- prosthetic/orthopedic devices
- x-ray and laboratory tests

### How Many Resources Can I Have?

No more than **\$2,000** countable resources if you are single or **\$3,000** for a married couple. Countable resources include bank accounts, certificates of deposits, stocks, and bonds. Resources that are not counted include your home, one car, personal and household belongings, and certain life insurance and burial funds or policies.

### How Much Income Can I Have?

To be eligible for Medi-Cal with no share of cost, your monthly unearned\* income must not be more than **\$1,161** for an individual, and not more than **\$1,571** for a married couple. (*\*More income is allowed for those who are working.*)

- Those on SSI and CAPI are automatically eligible for Medi-Cal.
- Those who have income over the Medi-Cal limit may still be eligible for Medi-Cal with a **share of cost**.

### What is a Share of Cost?

If your income is more than the Medi-Cal income limits, you must pay a share of cost.

- Share of cost is like a deductible; the share of your medical bills that you must pay before Medi-Cal pays the rest of your medical expenses for that month.
- To find your approximate share of cost, subtract \$600 for an individual (\$934 for a couple) from the amount of your monthly income. The difference is what you will owe for your medical bills for that month, before Medi-Cal pays.
- Resource limits for Medi-Cal with a share of cost are the same as those for regular Medi-Cal with no share of cost.
- If your medical bills for a month are less than the amount of your share of cost, Medi-Cal will not pay for any of your medical bills. Medi-Cal only pays during the months when your medical bills exceed your share of cost.
- Medi-Cal will pay the Medicare Part B premium only for the months when the share of cost is met.

## Medi-Cal and Medicare Part D

If you are covered by Medi-Cal, you may be entitled to Extra Help (the Low Income Subsidy) in paying for prescription drug cost under a Medicare Part D plan. **If you have full Medi-Cal benefits (with no Share of Cost)**, you do not need to apply for Extra Help. You will be automatically enrolled. Extra Help includes:

- \$0 or reduced monthly premium
- \$0 - \$65 deductible
- No coverage gap
- Co-payments between \$1.10 - \$6.50

If you are not in a Part D plan, you will be assigned to a plan. You have the right to change plans monthly, if desired.

**If you have Medi-Cal with a Share of Cost**, you may qualify for extra help in one of two ways:

1. Complete and return the Social Security application for Extra Help with prescription drug costs. Social Security will advise you if the application has been approved and what the benefits will be. The application can be found at <https://secure.ssa.gov/apps6z/i1020/main.html>
2. If you meet your Share of Cost expenses in one month, you are entitled to receive Extra Help on prescription drug costs for the rest of the year. If your Share of Cost is met between July 1 and December 31, you will be considered eligible for Extra Help for the following year as well.

## How Do I Apply for Medi-Cal Benefits?

**Call the Alameda County Medi-Cal Center at (510) 777-2300 or (800)-698-1118** and say that you want to start your Medi-Cal application over the telephone. Have available your Social Security number and birth date.

**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 you return your application to one of the offices listed here.

Check "YES" in box 53 of the Medi-Cal application to start benefits retroactively, up to three months before your application date.

**Medi-Cal Center, Enterprise Office**  
8477 Enterprise Way, Oakland  
510-777-2300; 1-800-698-1118

**North County Multi-Service Center**  
2000 San Pablo, Oakland  
510-891-0700

**Eastmont Self-Sufficiency Center**  
6955 Foothill Blvd., Oakland  
510-383-5300

**Eden Area Multi-Service Center**  
24100 Amador St., Hayward  
510-670-6000

**Fremont Outstation**  
39155 Liberty St., Fremont  
510-795-2428

**Livermore Outstation**  
3311 Pacific Ave., Livermore  
925-455-0747

