

# Medi-Cal Asset Elimination Frequently Asked Questions and Answers

## » Do assets affect my eligibility?

• **Starting on January 1, 2024,** assets, such as bank accounts, cash, a second vehicle, and homes, will no longer be counted when determining Medi-Cal eligibility. Income and income from assets, such as income from property, will continue to be counted. If you're already a Medi-Cal member, this rule applies to you now, and you don't need to report assets during your renewal.

#### » What are "assets?"

 Assets include bank accounts, cash, a second vehicle, homes, and other financial resources.

# » If I am a current Medi-Cal member, do I need to fill out and submit the requested asset information?

- No. If you have Medi-Cal coverage and received a renewal form in 2023, you
  will see a section asking about your assets. Don't worry. As a current member,
  you do not need to complete this section or provide proof of your assets.
  Assets don't count for 2023 renewals, which is why you don't need to report
  them.
- In 2024, renewal forms will no longer ask for asset information.
- That means you can keep your savings and assets and still keep your Medi-Cal coverage.
- It is important to open and review any mail received from your county about your Medi-Cal coverage.

# » If I am applying for Medi-Cal, do I need to fill out and submit requested asset information?

- Yes, if you are applying for Medi-Cal in 2023, some assets, such as bank accounts, cash, and a second vehicle will be counted when determining your eligibility for Medi-Cal.
- For new Medi-Cal applications only, current asset limits are \$130,000 for one person and \$65,000 for each additional household member, up to 10.

• Starting on January 1, 2024, Medi-Cal applications will no longer ask for asset information.

## » I was not eligible in the past. With these changes, could I be now?

• Yes. If you believe you may be eligible for Medi-Cal with the asset change, learn more and apply at <a href="Medi-CalCoverage.dhcs.ca.gov">GetMedi-CalCoverage.dhcs.ca.gov</a>.

### » Can I get help completing the form?

Help is available. For assistance, contact your <u>local Medi-Cal office</u> or a <u>Health Enrollment Navigator</u>.

# » What if I am no longer eligible for Medi-Cal?

• If your coverage is denied, delayed, reduced, or stopped, you can ask your local Medi-Cal office to review your case. You can also ask for a State Fair Hearing to determine your eligibility if you disagree with the decision. Submit an <u>online request here</u>, or call the State Hearings Division toll-free at (800) 743-8525. If you ask for a hearing before your Medi-Cal ends, your coverage will continue during the process.

### » What if I am asked to pay money to complete my renewal application?

• BEWARE OF SCAMS: Medi-Cal will never require payment to submit a renewal or application. If you get a call asking for payment to apply or renew, report it. Please call the Medi-Cal fraud hotline at 1-800-822-6222.

## » What other options for insurance do I have if I am no longer eligible for Medi-Cal?

- If you qualify, your local Medi-Cal office will send your information to Covered California, which will pick a quality plan for you that provides the best value at the lowest cost.
- Watch your mail for important communications from Covered California, including an envelope that says, "Stay Covered with Covered California". If you receive a notice asking to confirm your plan, respond right away. You will have the option to change your plan or cancel. Visit <a href="CoveredCA.com">CoveredCA.com</a> or call Covered California's service center at (800) 300-1506 to learn more.
- If you have Medicare you might not qualify for Covered California. For additional assistance you can call the Health Consumer Alliance at 1-888-804-3536.

# » Could my child be eligible if I am no longer eligible for Medi-Cal?

• Even if you are no longer eligible for Medi-Cal, your child could still be eligible for coverage. For more information, contact your <u>local Medi-Cal office</u>.

# » Do I need to do anything now?

• You do not need to do anything now, unless you were previously denied and want to reapply, or if you need to complete a renewal form.

# » Will I receive requests from the county for any assets information?

• You still might be requested to provide documents to verify your income from the property/assets, if any.

# » What if I didn't receive a renewal packet?

• If you didn't receive a renewal packet contact your <u>local Medi-Cal office</u>.