

# MEDI-CAL PROGRAM

JULY 2025 THROUGH JUNE 2026

## FOR MOST MEDI-CAL MEMBERS, ELIGIBILITY AND BENEFITS WILL STAY THE SAME

This means you will continue to have access to doctor visits, hospital stays, emergency care, prescription drugs, mental health and substance use disorder treatment, preventive services like screenings and immunizations, and long-term care and transportation, when needed. Coverage also includes dental and vision care, as well as other benefits that support your health and well-being.



## ASSET LIMIT

Starting January 1, 2026, Medi-Cal may look at both your income and assets when you apply for or renew your coverage. Assets are things you own that can be counted for Medi-Cal eligibility.

### WHO IS AFFECTED?

- Medi-Cal members and applicants whose eligibility is based on:
  - Age (65+)
  - Disability (physical, mental, or developmental)
  - Long-term care needs
- Families that are over the income limits for MAGI Medi-Cal. MAGI Medi-Cal is based on household income that is under 138% of the federal poverty level ([DHCS - Do You Qualify for Medi-Cal Benefits?](#)).

### KEY INFORMATION:

- Income rules are not changing.
- The asset limit is \$130,000 for one person. Each additional household member adds \$65,000 to the asset limit, up to 10 members per household.
- You may be requested to provide documentation such as your current bank statement, car registration, trust account, or investment portfolio.
- Asset limits are the maximum amount of countable assets you can have. You may need to reduce your countable assets to qualify for Medi-Cal.

Countable Assets	Not Countable Assets
Bank Accounts	Retirement Funds (if you are taking the minimum monthly distribution)
Cash	Household items
Secondary vehicles	Primary vehicle
Secondary homes	The home you live in

## FREQUENTLY ASKED QUESTIONS

Do I need to take any action right now?

No, you don't need to do anything right now. If you already have Medi-Cal, assets will be reviewed at your annual renewal on or after January 1, 2026.

How can I reduce my countable assets (spenddown)?

Most individuals can give away or sell their assets to bring themselves within the asset limit. Spenddown is what you can do to have fewer countable assets so you can qualify for Medi-Cal.

Some examples of ways to reduce assets include:

- Pay medical bills
- Buy clothes or items for your home
- Pay rent or your home mortgage
- Pay educational expenses
- Make repairs to the home
- Pay off your auto loan
- Pay off other debts

Will transferring assets cause my Medi-Cal to be denied or discontinued?

No. For most individuals, giving away or selling your assets does not disqualify you from getting Medi-Cal. If you are applying for long-term care Medi-Cal, giving away your nonexempt (counted) assets for less than they are worth may delay when your coverage for long-term care Medi-Cal begins.



## QUESTIONS? CONTACT US

 **PHONE**  
(800) 223-8383

## LOCATIONS

**Daly City** - 271 92nd St., Daly City, CA 94015  
**Belmont** - 400 Harbor Blvd, Bldg. B, Belmont, CA 94002  
**Redwood City** - 2500 Middlefield Road, Redwood City, CA 94063  
**East Palo Alto** - 2415 University Avenue, 3rd Floor, East Palo Alto, CA 94303



## TYPE OF MEDI-CAL COVERAGE DEPENDING ON AGE AND IMMIGRATION STATUS

Starting January 1, 2026, Medi-Cal will freeze new enrollments for certain adults for federal full scope Medi-Cal. This group will no longer be able to newly enroll in full scope Medi-Cal, even if they qualified before under state-funded programs.

### WHO IS AFFECTED?

Individuals aged 19+, not pregnant, and:

- Are undocumented
- Do not have satisfactory immigration status ([DHCS - Immigration Status Categories](#))
- Qualified for full scope Medi-Cal because of the state-funded Adult Expansions.

### KEY INFORMATION:

- If you are already enrolled in full scope Medi-Cal, you will stay covered no matter your immigration status as long as you complete your annual renewal. Make sure to renew and use your benefits!
- If your coverage stops because of a late renewal or missing paperwork, you will have 90 days to fix it and stay enrolled.
- If you are part of this group and lose your coverage, you won't be able to sign up again—except for emergency and pregnancy care.
- Income-eligible children (0-18) and pregnant people can enroll in full scope Medi-Cal, no matter their immigration status. Coverage is for the entire pregnancy and one year after the pregnancy ends.

## FREQUENTLY ASKED QUESTIONS

Do I need to take any action right now?

No. Your Medi-Cal benefits will continue as long as you remain eligible. You already have full scope Medi-Cal, so you do not need to fill out a new application. If you get a packet in the mail to renew your Medi-Cal, fill it out and return it.

I applied in 2025, and my case is still pending. Will I be eligible for Medi-Cal if it is processed after January 1, 2026?

Yes. Because your application was received before January 1, 2026, if you qualify for Medi-Cal, regardless of your immigration status, you will receive full scope Medi-Cal beginning the month we received your application.

I applied after January 1, 2026. How can I become eligible for full scope or limited scope Medi-Cal?

You can receive full scope or limited scope Medi-Cal if you provide proof of U.S. citizenship or satisfactory immigration status. If there are changes to your immigration status, report it to your local county welfare office to check if you are eligible for more benefits.

What services does emergency Medi-Cal cover?

Emergency Medi-Cal covers emergency related services and pregnancy related services, such as prenatal care, labor, delivery and postpartum care ([DHCS - Medi-Cal Benefits](#)).

This includes:

- Treatment in an emergency room or urgent care center, including ambulance rides.
- Emergency dental care, such as treatment for severe pain, infection, or tooth removal.
- Prenatal care, labor, delivery, and postpartum care.

Please see DHCS' [Medi-Cal Immigrant Eligibility FAQs](#) for additional information.

## QUESTIONS? CONTACT US

 **PHONE**  
(800) 223-8383

## LOCATIONS

**Daly City** - 271 92nd St., Daly City, CA 94015

**Belmont** - 400 Harbor Blvd, Bldg. B, Belmont, CA 94002

**Redwood City** - 2500 Middlefield Road, Redwood City, CA 94063

**East Palo Alto** - 2415 University Avenue, 3rd Floor, East Palo Alto, CA 94303

