



California's protection & advocacy system

COVID-19: Medi-Cal Applications and Eligibility

Updated August 12, 2021, Pub. F124.01

*This publication is up-to-date as of August 12, 2021.

- More information on COVID-19 is available here: <https://www.disabilityrightscalifornia.org/post/announcement-coronavirus-and-how-disability-rights-california-can-help-you> and here <https://www.covid19.ca.gov/healthcare/#top>.
- More information on the COVID-19 public health emergency declaration and renewalsⁱ is available here: <https://www.phe.gov/emergency/news/healthactions/phe/Pages/default.aspx>

Medi-Cal is free or low-cost health care for low-income Californians. If approved, your Medi-Cal starts the first day of the month your application was submitted. It's now easier to apply for Medi-Cal.ⁱⁱ This publication tells you how to get Medi-Cal, how to keep it, and what to do if your Medi-Cal stops. It also tells you about how to get Medi-Cal if you get COVID-19.

How can I get Medi-Cal right now?

Apply for Medi-Cal

You can apply for Medi-Cal online at <https://www.coveredca.com/> or call 1-855-295-2023.

The county has 45 days to decide. If you are applying for Medi-Cal based on a disability, the county has 90 days to decide.ⁱⁱⁱ The county must decide about your Medi-Cal faster if you have an urgent medical need.^{iv}

Applying for Medi-Cal in a Hospital

A program called Hospital Presumptive Eligibility (HPE) allows some people to receive short-term full-scope Medi-Cal while already in the hospital. The short-term coverage lasts 60 days.^v The HPE Program is temporary, no-cost Medi-Cal while applying for permanent Medi-Cal or other health coverage. You must be low-income for this program. During the public health emergency, individuals who are 65 years of age or older, blind, and disabled under 138 percent of the federal poverty level can also apply for HPE.^{vi}

This program is only offered in some hospitals. For a list of hospitals and clinics that participating in the HPE program, you can go here: <https://www.dhcs.ca.gov/services/medi-cal/eligibility/Pages/HospitalPE.aspx>. HPE is limited to two (2) periods of presumptive eligibility in a twelve-month period, effective through the end of the public health emergency.^{vii} After the public health emergency has ended, HPE will return to the regular limit of one (1) period of presumptive eligibility in a twelve-month period.^{viii}

Medi-Cal COVID-19 Uninsured Program

The COVID-19 Uninsured Program^{ix} is a Medi-Cal program that allows temporary access to free COVID-19 testing & treatment.^x COVID-19 Uninsured Program is available for *California residents*^{xi}:

- Who have no health insurance;
- Who currently have health insurance, but the health insurance does not cover diagnostic testing, testing-related services, or treatment services related to COVID-19 at no cost to you; or
- Who are not otherwise eligible for Medi-Cal. (Note: If you have Medi-Cal with a share of cost, you can still apply for the COVID-19 Uninsured Group Program if you have not met your share of cost obligation for the application month.)

Examples include people who have incomes that are too high for Medi-Cal with no share of cost, are underinsured, or are not eligible for Medi-Cal due to immigration status.^{xii} The COVID-19 Uninsured Program is not considered a public charge for immigration purposes.

The COVID-19 Uninsured Program is temporary; health coverage starts on the date of application and ends after the twelfth month, or when the public health emergency ends, whichever comes first.^{xiii} Eligibility for the COVID-19 Uninsured Program can be retroactive to April 8, 2020.^{xiv} The application for this program is only available by visiting a qualified Medi-Cal provider. To find the nearest qualified provider:

- Call the Medi-Cal Nurse Line at (877) 409-9052 and ask for help finding a qualified COVID-19 Uninsured Program provider. This number is staffed 24/7 and translation services are available.
- Search online for providers at this webpage:
<https://cadhcs.maps.arcgis.com/apps/webappviewer/index.html?id=62f87cadcea54cf887289e7eceda14f5>.

The COVID-19 Uninsured Program pays for COVID-19 treatment. If you were found eligible for the COVID-19 Uninsured Program but you are receiving bills for COVID related services, then you should contact COVIDApps@dhcs.ca.gov.

What do I need to apply?

Applying for Medi-Cal requires proof of your:

- identity
- social security card or immigration status
- residence
- income
- resources^{xv}

During the public health emergency, you may not need all documents. For some documents, you can submit a signed and dated statement instead.^{xvi}

How can I keep my Medi-Cal during COVID-19?

During the public health emergency, the state will continue all Medi-Cal coverage until the end of the COVID-19 public health emergency.^{xvii} Counties must ensure people keep their Medi-Cal.^{xviii} This means, Counties cannot terminate or decrease your Medi-Cal benefits.^{xix}

If your Medi-Cal benefits terminated or decreased after April 1, 2020, then you should call your County to request that your Medi-Cal be reinstated back to April 1, 2020.^{xx} For this request, Counties should not require you to submit additional documents, verifications and/or information to reinstate your benefits.^{xxi} Counties must prioritize these requests to reinstate Medi-Cal benefits that have been terminated or decreased.^{xxii} In addition, you may flag the county's erroneous decrease or termination of Medi-Cal benefits for the Department of Health Care Services (DHCS) by sending an email to dhcscfsw@dhcs.ca.gov. In the initial email to DHCS, do not share your personal and confidential information. Instead, ask DHCS to send you an encrypted email response so you can share your specific confidential information.

Medi-Cal Redeterminations

If you received a Medi-Cal renewal packet *after* March 17, 2020, and you choose to send your renewal information, then your county worker might not process it right away.^{xxiii}

However, if your renewal information would result in a beneficial Medi-Cal action or an increase in Medi-Cal benefits, then the County should *prioritize* processing your information.^{xxiv} For example, the county should prioritize processing information that would: move a person from Medi-Cal with a Share of Cost to Medi-Cal with no Share of Cost; move a person from restricted-scope Medi-Cal to full-scope Medi-Cal, etc.

If the information provided would result in a negative Medi-Cal action, then the negative action will be suspended until the COVID-19 public health emergency ends. Again, this is because counties cannot terminate or decrease your Medi-Cal benefits during the COVID-19 public health emergency.^{xxv}

Medi-Cal Programs Allowing for Monthly Premiums to be Waived

Some Medi-Cal programs require the payment of a premium. During this emergency, you may be unable to pay your Medi-Cal premium. You may request that your monthly premium be waived.^{xxvi} If you cannot pay your premiums because of school closures, unemployment, or other reasons as a result of the COVID-19 public health crisis, then you can call the phone numbers listed below to ask that your monthly premiums be waived.^{xxvii}

When you call the phone number that relates to your Medi-Cal program, you must let the representative know that you are having a hardship as a result of COVID-19, and ask for your monthly premiums to be waived for the duration of your hardship. If you have paid your premiums since April 1, 2020 and experienced hardships due to COVID-19 during that time, you can ask the representative to credit your previous months' premium payments toward future months after your COVID-19 related hardship has passed.

- Medi-Cal Access Program (MCAP): You can call MCAP at 1-800-433-2611 Monday to Friday 8am – 7pm, Saturday from 8am – 12pm.
- Optional Targeted Low-Income Children's Program (OTLICP) and Medi-Cal Access Infant Program (MCAIP): You can call OTLICP or MCAIP at 1-800-880-5305 Monday to Friday from 8am – 7pm, Saturday from 8am – 12pm.
- County Children's Health Initiative Program (CCHIP): You can call CCHIP at 1-833-912-2447 Monday to Friday from 8am – 7pm, Saturday from 8am – 12pm.
- 250 Percent Working Disabled Program (250% WDP): You can call 250% WDP at 1-916-445-9891 Monday through Friday from 8am – 12pm and 1pm – 5pm.^{xxviii}

NOTE: Monthly premiums for the Medi-Cal programs listed above may be waived from April 1, 2020 through the end of your financial hardship or the end of the public health emergency, *whichever comes first*.^{xxix}

COVID-19 Stimulus Check and Unemployment Income Benefit

If you receive a COVID-19 stimulus or rebate check, this will not count as income against your Medi-Cal.^{xxx} It also does not count as a resource for Medi-Cal until 12 months after. Note that if you live in a long-term care or assisted living facility, you should be able to keep your COVID-19 stimulus payment or rebate check. This stimulus check is a tax credit which means long-term care and assisted living facilities should not be taking that money from you, even if you get Medi-Cal.^{xxxi}

If you receive Pandemic Unemployment Assistance or Pandemic Unemployment Compensation, then it will be counted as income.^{xxxii} If this income is retained into the following month, then it will be counted as property.^{xxxiii} However, if you receive the *\$600 additional weekly payment*, then this will not be counted as income or property.^{xxxiv}

What if I requested a Medi-Cal hearing?

The state will continue to have hearings. Specifically, individuals for whom the 90-day appeal deadline would have occurred between March 1, 2020 through the end of the COVID-19 public health emergency, are now allowed up to an additional 120 days to request a State Fair Hearing.^{xxxv} This means that you have the initial 90 days from the date of your Notice of Action to request a hearing, plus an additional 120 days, for a total of up to 210 days.

Hearings will be only by phone until further notice.^{xxxvi} If you have requested an in-person hearing, then the State Hearings Division will contact you to inform you that they will be scheduling your hearing via video-conference or tele-conference.^{xxxvii} When the state contacts you, if you require an in-person hearing due to your disability, then let the state representative know that you need an in-person hearing as a reasonable accommodation due to your disability.

If you have already gone to hearing and you receive a negative hearing decision, then the County should delay the negative action resulting from the fair hearing decision through the duration of the COVID-19 public health emergency.^{xxxviii}

We want to hear from you! Please complete the following survey about our publications and let us know how we are doing!

[Click here to complete the DRC Publication Survey Form.](#)

To request assistance, you can call 800-776-5746 or complete a request for assistance form. [Click here to fill out the DRC Intake/Assistance Questionnaire.](#)

ⁱ *The Biden Administration has promised states at least 60 days prior notice if it intends to end the public health emergency (PHE).* The public health emergency [declaration](#) was extended. The federal statute (Section 319 of the Public Health Service Act (PHSA)) requires a determination remain in effect for 90 days or until the secretary determines that the emergency no longer exists, whichever occurs first. If the same or additional conditions continue to warrant a public health emergency, the Secretary may renew the determination for additional 90-day periods.

ⁱⁱ MEDIL 20-06

ⁱⁱⁱ 42 C.F.R. § 435.911; Welf. & Inst. Code § 14154(d)(1); 22 CCR § 50177.

^{iv} ACWDL 19-01 at p. 2.

^v ACWDL 19-01, <https://www.dhcs.ca.gov/services/medi-cal/eligibility/Pages/HospitalPE.aspx>.

^{vi} DHCS *Request for Additional State Plan Amendments Related to Novel Coronavirus Disease (COVID-19) National Emergency/Public Health Emergency* (April 3, 2020)-

<https://www.dhcs.ca.gov/Documents/COVID-19/20200403-COVID-19-SPA-20-0024-Pending.pdf>; Dept. Health & Human Servs., SPA 20-0024 Approval Packet (May 13, 2020) -

<https://www.dhcs.ca.gov/formsandpubs/laws/Documents/SPA-20-0024-COVID-Approval.pdf>.

^{vii} <https://www.dhcs.ca.gov/services/medi-cal/eligibility/Pages/HospitalPE.aspx>.

^{viii} ACWDL 14-14; MEDIL 14-48 (Oct. 1, 2014)

^{ix} The COVID-19 Uninsured Group program is a new COVID-19 program that replaces Presumptive Eligibility (PE) for COVID-19.^{ix} Information on the prior PE for COVID-19 is found at

<https://www.dhcs.ca.gov/Documents/COVID-19/COVID-19-Emergency-Services.pdf>; https://files.medi-cal.ca.gov/pubsdoco/newsroom/COVID19_FAQ_30339_27.pdf; http://files.medi-cal.ca.gov/pubsdoco/newsroom/COVID-19_Step_by_Step_Guide_30339_27.pdf.

^x MEDIL 20-37 (Dec. 7, 2020) - <https://www.dhcs.ca.gov/services/medi-cal/eligibility/letters/Documents/l20-37.pdf>

^{xi} MEDIL 20-37

^{xii} MEDIL 20-37

^{xiii} MEDIL 20-37; http://files.medi-cal.ca.gov/pubsdoco/newsroom/COVID-19_Step_by_Step_Guide_30339_27.pdf.

^{xiv} MEDIL 20-37. Note: Qualified providers can submit retroactive applications to COVID19Apps@dhcs.ca.gov for review and processing.

^{xv} <https://www.benefitsapplication.com/apply/CA/Medi-Cal>

^{xvi} ACWDL 15-36; MEDIL 17-16; 22 C.C.R. § 50167(c); ACWDL 19-17, MEDIL 20-25, MEDIL 20-26

^{xvii} <https://www.gov.ca.gov/wp-content/uploads/2020/03/3.17.20-N-29-20-EO.pdf>; MEDIL 20-07, MEDIL 20-14, MEDIL 20-15. Also note, any beneficiaries in areas affected by public health crises or disasters that were discontinued due to not providing required documents may have their benefits reinstated to the previous benefit level and be allowed additional time to provide required documents.

^{xviii} MEDIL 20-07, MEDIL 20-08, ACWDL 19-01 at p. 3, MEDIL 20-14, MEDIL 20-15

^{xix} MEDIL 20-07, MEDIL 20-08, MEDIL 20-14, MEDIL 20-15

^{xx} MEDIL 20-25, MEDIL 20-26

^{xxi} MEDIL 20-25, MEDIL 20-26

^{xxii} MEDIL 20-08, MEDIL 20-14, MEDIL 20-15

^{xxiii} <https://www.dhcs.ca.gov/Documents/Beneficiary-Outreach-Letter.pdf>

^{xxiv} MEDIL 20-25 (August 13, 2020) - <https://www.dhcs.ca.gov/services/medi-cal/eligibility/letters/Documents/l20-25.pdf>

^{xxv} MEDIL 20-07, MEDIL 20-08, MEDIL 20-14, MEDIL 20-15

^{xxvi} MEDIL 20-07, MEDIL 20-08, ACWDL 19-01 at p. 4, MEDIL 20-14, MEDIL 20-15

^{xxvii} <https://www.dhcs.ca.gov/services/medi-cal/eligibility/MCAP/Documents/Premium-Waiver-due-to-COVID.pdf>.

^{xxviii} <https://www.dhcs.ca.gov/services/medi-cal/eligibility/MCAP/Documents/COVID-Premium-Waiver-Message.pdf>, https://www.dhcs.ca.gov/services/Pages/TPLRD_WD_cont.aspx.

^{xxix} MEDIL 20-07, MEDIL 20-08, ACWDL 19-01 at p. 4, MEDIL 20-14, MEDIL 20-15

^{xxx} <https://www.justiceinaging.org/wp-content/uploads/2020/03/CARES-Act-Summary.pdf>,
https://www.justiceinaging.org/wp-content/uploads/2020/03/Recovery-Rebates-Fact-Sheet_3-27-20.pdf

^{xxx}ⁱ <https://www.consumer.ftc.gov/blog/2020/05/did-nursing-home-or-assisted-living-facility-take-your-stimulus-check>, <https://www.cms.gov/newsroom/press-releases/nursing-home-residents-right-retain-federal-economic-incentive-payments>.

^{xxx}ⁱⁱ DHCS MEDIL 20-09 (April 27, 2020) - <https://www.dhcs.ca.gov/services/medicaid/eligibility/Documents/ACWDL/2020/20-09.pdf>

^{xxx}ⁱⁱⁱ DHCS MEDIL 20-09 (April 27, 2020) - <https://www.dhcs.ca.gov/services/medicaid/eligibility/Documents/ACWDL/2020/20-09.pdf>

^{xxx}^{iv} DHCS MEDIL 20-09 (April 27, 2020) - <https://www.dhcs.ca.gov/services/medicaid/eligibility/Documents/ACWDL/2020/20-09.pdf>

^{xxx}^v <https://www.dhcs.ca.gov/Documents/COVID-19/State-Fair-Hearing-Timeframe-Changes-Fee-For-Service-1135.pdf>

^{xxx}^{vi} <https://acms.dss.ca.gov/acms/login.request.do>

^{xxx}^{vii} Executive Order N-63-20, see #11 - <https://www.gov.ca.gov/wp-content/uploads/2020/05/5.7.20-EO-N-63-20-text.pdf>

^{xxx}^{viii} MEDIL 20-18, MEDIL 20-25, MEDIL 20-26