

# MEDI-CAL

California's Medicaid Program provides free or low-cost medical services for low-income individuals



## Medi-Cal

### Public Charge

Applying or receiving health coverage through Medi-Cal will NOT count as "Public Charge" and will not affect immigration status or chances of becoming lawful permanent resident or naturalized citizen with the exception of receiving long-term care under Medi-Cal paid by the government

### Health4All Expansion

Starting 1/1/2024, all income-eligible Californians will be enrolled for comprehensive/full-scope Medi-Cal coverage regardless of immigration status

### Asset Test for Medi-Cal

Beginning 1/1/2024, the asset test will be eliminated for all Medi-Cal enrollees and the financial criteria for Medi-Cal benefits will be based solely on income

### Coinsurance

Repayment only applies to long-term care benefits such as nursing home care received by Medi-Cal beneficiaries on or after their 55th birthday and who own assets at the time of death. If a deceased beneficiary owns nothing, nothing will be owed

## Important Things You Should Know



California implemented individual mandate in 2020



Californians must either have qualifying health insurance or **pay a tax penalty**



California offers low-income individuals and families with free health coverage



Applying for health coverage through Medi-Cal **will NOT count as a "Public Charge" and Will NOT affect the Medi-Cal recipient's immigration status** or their chances of becoming a lawful permanent resident or naturalized citizen

## What is Covered by Your Health Plan?



- Ambulatory patient services



- Emergency services



- Hospitalization



- Maternity and newborn care



- Mental health and substance use disorder services



- Chronic disease management



- Prescription drugs

- Rehabilitative & habilitative services & devices

- Laboratory services

- Preventive physical exam (no cost)

- Children's dental and vision care (no cost)

- Translation for medical visits (no cost)

- Many health plans may also offer free or low-cost wellness services such as tobacco cessation program, gym memberships, and nutrition classes



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# COVERED CALIFORNIA

California's Obamacare is a health insurance marketplace where California residents can purchase private health insurance with financial help from the government



## APTCs

The Advanced Premium Tax Credit (APTC) is provided to those who qualify for financial help to pay for health coverage and it is calculated based on your estimated annual household income, family size, and where you live

## Premium

The monthly cost of your health insurance

## Copayment (copay)

A predetermined rate you pay for a health care service such as a doctor's visit or prescription

## Coinsurance

A percentage of the cost that you need to pay for covered medical expenses after you've met your deductible

## Deductible

The amount you pay out-of-pocket for health services before your plan starts contributing (premiums, copayments, and coinsurance do not typically count)

## Out-of-pocket maximum

The amount you must spend on health expenses through copays, coinsurance, or deductibles before the plan starts covering all covered expenses

## Important Things You Should Know



California implemented individual mandate in 2020



Californians must either have qualifying health insurance or **pay a tax penalty**



California offers low-income and middle-income families financial help with health insurance



Applying and receiving financial assistance for health insurance coverage through Covered California **will NOT count as a "Public Charge" and Will NOT affect the consumer's immigration status** or their chances of becoming a lawful permanent resident or naturalized citizen

## What is Covered by Your Health Plan?



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