



Medi-Cal Changes

What Medi-Cal Members Need to Know

Medi-Cal Program Changes (2026-2028)

Good news — most Medi-Cal members won't see any changes

You can still:

- See your doctor or go to the hospital.
- Get emergency help.
- Get your medicine.
- Get support for mental health or addiction.
- Have checkups and vaccines to stay healthy.
- Get long-term care if you need it.
- Get rides to your appointments if you need it.
- See a dentist.
- Get eye exams and glasses.

Older Adults and People with Disabilities



January
2026

Asset Limits

Starting **January 1, 2026**, when you apply for or renew your Medi-Cal, we will look at what you own. This is called an asset check. Assets are things you own that have value.

WHO THIS APPLIES TO:

You may be affected if you :

- Are age 65 and older and meet the household income limit for Medi-Cal.
- Have a disability (physical, mental, or developmental).
- Live in a nursing home.
- Are in a family that makes too much money to qualify under federal tax rules.

IMPORTANT TO KNOW:

- The most you can own (asset limit) is \$130,000 for one person.
- You can add \$65,000 for every extra person in your family. The maximum is 10 people.
- Assets that count include:
 - Bank accounts
 - Cash
 - More than one house or vehicle
- Assets that don't count include:
 - The home you live in
 - One Vehicle
 - Household items
 - Some savings, like retirement accounts
- If you have Medi-Cal, we look at your assets every year when you renew.
- The [income rules for Medi-Cal \(/Medi-Cal/Pages/qualify.aspx\)](/Medi-Cal/Pages/qualify.aspx) have not changed.

See the [Help Center \(/Medi-Cal/Pages/help.aspx#asset\)](/Medi-Cal/Pages/help.aspx#asset) for more information.

Adult Immigrants



January
2026

Enrollment Freeze

Starting **January 1, 2026**, some adults will no longer be able to sign up for full-scope Medi-Cal coverage based on their [immigration status \(/Medi-Cal/Pages/immigration-status-categories.aspx\)](/Medi-Cal/Pages/immigration-status-categories.aspx).

WHO THIS APPLIES TO:

You may be affected if:

- You are undocumented (you live in the U.S. without legal permission), or
- You are a lawfully present immigrant who is 21 or older and not pregnant

IMPORTANT TO KNOW:

- If you already have Medi-Cal, you can stay covered no matter your [immigration status \(/Medi-Cal/Pages/immigration-status-categories.aspx\)](/Medi-Cal/Pages/immigration-status-categories.aspx).
- To keep your Medi-Cal, you must:
 - Fill out your renewal form every year
 - Still meet the Medi-Cal rules (like income and living in California)
- Use your benefits and renew on time. If you don't, your Medi-Cal could end.
- If your Medi-Cal ends, you have **90 days** to fix the problem and keep your coverage.

If you miss that 90-day window, you won't be able to get full-scope Medi-Cal again. You can only apply for restricted Medi-Cal, which covers:

- Emergency care
- Pregnancy-related care
- Nursing home care

Who can still get full-scope Medi-Cal:

- Children under 19
- Pregnant people
- You must still meet all Medi-Cal rules, like income and living in California.

Pregnancy coverage lasts through your whole pregnancy and up to one year after it ends.



July
2026

Dental Coverage

Starting **July 1, 2026**, some Medi-Cal members will stop getting full-scope dental services as part of their coverage due to changes in state law.

WHO THIS APPLIES TO:

This change affects Medi-Cal members who are:

- Age 19 or older, and
- Are not pregnant or postpartum, and
- Are lawfully present immigrants who:
 - Have had a Green Card for less than five years and are not exempt from the five-year waiting period.
 - Are classified as PRUCOL (Permanently Residing Under Color of Law).
 - Qualify through a state-funded expansion or a humanitarian program (e.g., for victims of trafficking or crime).
 - Have another immigration status that does not qualify for full-scope Medi-Cal under federal rules.

IMPORTANT TO KNOW:

If this change applies to you, you will get all full-scope Medi-Cal services, except for non-emergency dental services.

- You can still get care for **urgent dental needs**, including:
 - Serious tooth pain
 - Infections
 - Tooth extractions
- You will also get full-scope dental if you are pregnant, and you will get it for one year after your pregnancy ends.
- Your immigration status does affect pregnancy-related dental coverage.



Monthly Premiums

July
2027

Starting July 1, 2027, some Medi-Cal members will need to pay a small monthly fee (called a premium) to keep their full-scope Medi-Cal.

WHO THIS APPLIES TO:

- Californians who are between 19 and 59 years old, and
- Are not pregnant, and
- Are lawfully present immigrants and:
 - Have had a Green Card for less than 5 years and don't qualify for an exception
 - Are classified as PRUCOL (Permanently Residing Under Color of Law – a type of immigration status that allows you to stay in the U.S. but doesn't qualify for full federal benefits)
 - Qualify through a state-funded or humanitarian program (like for victims of trafficking or crime)
 - Have another immigration status that does not qualify for full Medi-Cal under federal rules

IMPORTANT TO KNOW:

- If this change applies to you, you will need to pay a small fee each month to keep your full Medi-Cal.
- If you don't pay, your Medi-Cal will change.
- You will only get restricted Medi-Cal, which covers:
 - Emergency care
 - Pregnancy-related care
 - Nursing home care

Adults (19-64 years old)



Work Rules

January
2027

Starting **January 1, 2027**, some adults will need to work or volunteer to get or keep Medi-Cal. If this applies to you, the county Medi-Cal office will send you a letter.

WHO THIS APPLIES TO:

Medi-Cal members and people applying for Medi-Cal who are:

- Age 19 to 64 years old, and
- Don't have children younger than age 19

EXEMPTIONS:

These new work or volunteer rules **do not apply** to:

- Children (0–18).
- Older Adults (65+).
- Pregnant people, including one year postpartum, regardless of birth outcome.
- Parents with children 13 years of age or younger.
- People with disabilities.
- People with serious health or mental health conditions or substance use problems.
- People who were released from jail or prison within the last 90 days.
- People on Medicare Part A or Part B.
- American Indians or Alaska Natives.
- Foster youth or former foster youth under age 26.

IMPORTANT TO KNOW:

- Members must do one or more of the following:
 - Work at a job and get paid.
 - Earn at least **\$580 a month** from working.
 - Be a seasonal worker (someone who only works during certain times of the year) and make an average of **\$580 a month** over the last six months.
 - Be in a job training program (that helps you learn skills to get a job) for at least 80 hours per month.
 - Volunteer or do community service for at least 80 hours per month. This should be organized and something you can prove you did with a letter or form.
 - Go to school at least half-time. This usually means taking two or three classes or about six to eight credits each semester.
 - Do a mix of the things listed above for a total of at least 80 hours per month.
- If you are required to work or volunteer under these new rules and do not meet the rules, **you could lose your Medi-Cal.**
- When you get a letter from Medi-Cal, **open it right away** and **respond quickly** to show how you are meeting the work rules.
- Medi-Cal will send more information before this rule starts, including ways to help you meet the rules.



January
2027

Six-Month Eligibility Checks

Starting **January 1, 2027**, some Medi-Cal members will have their eligibility checked **twice a year** instead of once.

WHO THIS APPLIES TO:

Medi-Cal members and people applying for Medi-Cal who are:

- Ages 19 to 64 years old, and
- Don't have children younger than age 19

If this applies to you, Medi-Cal will send you a letter.

IMPORTANT TO KNOW:

- You will be asked to renew your Medi-Cal every six months.

- You could lose your coverage if you don't fill out forms completely or turn them in on time.
- Always read your mail from Medi-Cal and respond quickly.



July
2027

Less Time to Get Help Paying Old Medical Bills

Starting **January 1, 2027**, Medi-Cal will pay for fewer months of medical bills from before you applied.

WHO THIS APPLIES TO:

Medi-Cal members who enroll January 1, 2027, or after.

- Ages 19 to 64 years old, and
- Don't have children younger than age 19

If this applies to you, Medi-Cal will send you a letter.

IMPORTANT TO KNOW:

- Right now, Medi-Cal can help pay for bills from up to three months before you applied.
- Under the new rule:
 - If you are 19 to 64 years old without children younger than age 19, or a higher-income parent of children younger than age 19, Medi-Cal will only pay for **one month** of past bills.
 - For everyone else, Medi-Cal will pay up to **two months** of past bills.



October
2028

Copayments

Starting **October 1, 2028**, some adults on Medi-Cal may have to pay a small fee (called a copayment) for certain health care services. The Department of Health Care Services will provide more information as it becomes available.

WHO THIS APPLIES TO:

Medi-Cal members who:

- Are 19 to 64 years old, and
- Are not pregnant, and
- Are not on Medicare, and
- Make more than \$15,560 a year.

IMPORTANT TO KNOW:

- **You might have to pay a small fee for some health care**, like seeing a special doctor (like a cardiologist or dermatologist) and getting certain treatments or tests.
- **You will not pay more than 5 percent of your household income** in copayments each year.
- You won't have to pay for:

- Services at community health centers or rural health clinics.
- Emergency care.
- Regular checkups.
- Prenatal care (care during pregnancy) and pediatric care (care for children).
- Mental health and substance use disorder treatment.

How to Keep Your Medi-Cal

- **Affected members will get letters by mail, text, or email.** Make sure your county Medi-Cal office (</services/medi-cal/Pages/CountyOffices.aspx>) has your updated contact information.
- **Keep your contact information updated (</keep-your-Medi-Cal/Pages/Update-my-information.aspx>)** so you don't miss important notices.
- Watch your mail and **respond quickly to Medi-Cal renewal packets or letters from your health plan or local county office.**
- **Know your renewal date** so you can renew your Medi-Cal online or work with your local county Medi-Cal office if you do not receive notifications.
- **Keep going to the doctor** and other medical appointments, and **ask about available telehealth** services.
- **Visit our website (<https://www.dhcs.ca.gov/>)** and follow our social media channels for updates.
- **Ask questions** if you're unsure.

We're Here to Help



County Office

Call or visit your county office
(</Medi-Cal/Pages/county-office.aspx>)



Medi-Cal Member Help Line

Call for help with Medi-Cal
(</Medi-Cal/Pages/contact.aspx>)

