

Medi-Cal Reminders for Open Enrollment and Annual Renewals

Medi-Cal Program Refresher



Medi-Cal Program

 Medi-Cal is California's version of the Federal Medicaid program that offers no-cost and low-cost health coverage to eligible individuals

- Medi-Cal has two different eligibility groups called:
 - Modified Adjusted Gross Income (MAGI) Medi-Cal and Non-MAGI Medi-Cal
 - Each group has different methodologies for determining eligibility



Medi-Cal Program Comparison

MAGI

The MAGI Medi-Cal method uses Federal tax rules to decide if you qualify based on how you file your taxes and on your countable income.

Non-MAGI

Non-MAGI Medi-Cal includes many special programs. Persons who do not qualify for MAGI Medi-Cal may qualify for Non-MAGI Medi-Cal.



- Children under 19 years old
- Parents and caretakers of minor children
- Adults 19 through 64 years old
- Pregnant individuals

Who is eligible:

VS.



- Children under 21
- Pregnant individuals
- Parent/Caretaker Relative of an age-eligible child
- Adult or child in a long-term care facility
- Person who gets Medicare
- Blind or have a disability



No property limits.

Property rules:



- Must report and give proof of property such as vehicles, bank accounts, or rental homes
- Limits to the amount of property in the household





- CalHEERS serves as combined system for eligibility and enrollment for MAGI Medi-Cal & Covered California
- Information updated on the Covered California website is transmitted to the assigned county in the form of an electronic referral



Important Reminders



Duplicate Applications

- Duplicate applications are created when individuals have previously established a case within Covered California
- Once a Covered California case is linked to a county case, the link is permanent
- To prevent creating a duplicate case, please complete the following steps:
 - Confirm with the individual that they (or their children) do not currently have an active Medi-Cal or Covered California case
 - Confirm with the individual that they (or their children) have not had Medi-Cal since the beginning of the Affordable Care Act in 2014
 - If a previous case exists, contact the Covered California Service Center with the individual to have the case delegated to you

Reporting Changes on Mixed Household Cases

- Renewal dates for Medi-Cal are based on the application date and not a designated time period in the year
- When changes are reported and an individual becomes ineligible to MAGI Medi-Cal, the county must screen them for other Medi-Cal programs before discontinuing benefits
 - The individual will continue to receive Medi-Cal while the screening is taking place
- The county determines if individuals are eligible to any of the following programs:
 - Consumer protection program (still considered to be eligible to Medi-Cal and cannot qualify for tax credits)
 - Non-MAGI Medi-Cal
- Refer individuals to the county with questions regarding the status of reported changes



Income Reminders for Mixed Households

- Medi-Cal uses current monthly income to determine eligibility unless an individual reports a projected annual income amount that is less than the monthly income amount
 - Current monthly income is used even if the individual's annual income is over the MAGI Medi-Cal limits but the current monthly income is under the MAGI Medi-Cal limit
- Individuals are responsible for self-attesting to income and should not be coached on how to answer income or tax household questions
- When self-attested information does not match electronic sources, additional verifications are required
 - The county must use the beneficiary provided income verification to determine eligibility which may differ from the income amount that was self-attested
 - The income verification amount could lead to someone who was previously eligible to Covered California becoming eligible to Medi-Cal



Share of Cost Medi-Cal

- Share of Cost is the amount the beneficiary must pay before Medi-Cal coverage begins
- Certain Non-MAGI Medi-Cal programs may require a Share of Cost
- Individuals can qualify for both Share of Cost Med-Cal and Covered CA at the same time because Share of Cost Medi-Cal is not considered Minimal Essential Coverage

Assisting Individuals Eligible for Medi-Cal



Tips on Assisting Medi-Cal Individuals

- Familiarize yourself with the local county office locations and contact information
- Help an individual create an account for their county Online Portal
- Connect individuals with Medi-Cal Managed Care Plan(s) in their county

Note: You must be appointed as an authorized representative to discuss an individuals case with the local county office



Authorized Representatives vs. Delegates

Authorized Representatives

 An applicant or beneficiary can appoint an individual or organization as an authorized representative to help with all or some duties related to their Medi-Cal eligibility and enrollment

Covered California Delegates

 Consumers can delegate their application to Certified Insurance Agents (Agents) or Certified Enrollment Counselors (CECs) in CalHEERS to assist them with the application process



- A delegated Agent or CEC is not considered an authorized representative for Medi-Cal
- Any additional actions such as reporting a change or case status check-in will require an authorized representative designation by the applicant or beneficiary
- The Appointment of Representative (MC 306) form can be completed for individual to appoint someone as their authorized representative
 - The applicant must request and/or complete the Appointment of Representative form to the county in order to authorize someone to act on their behalf



County Online Portals

- Each county has online portals available where individuals can do the following:
 - Apply for Medi-Cal
 - Complete and Submit a Medi-Cal Renewal
 - Upload verification documents
 - View case status information
 - View notices (Notices of Action)



Online Portals by County

Your Benefits Now

Los Angeles County

MyBenefits CalWIN

Alameda, Contra Costa, Fresno, Orange, Placer, Sacramento, San Diego, San Francisco, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Solano, Sonoma, Tulare, Ventura, Yolo

C4Yourself

Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, El Dorado, Glenn, Humboldt, Imperial, Inyo, Kern, Kings, Lake, Lassen, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Plumas, Riverside, San Benito, San Bernardino, San Joaquin, Shasta, Sierra, Siskiyou, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, and Yuba



Your Benefits Now Los Angeles Online Portal







Your Benefits Now Los Angeles Online Portal



- The Your Benefits Now (YBN) home page contains various YBN Tutorials that can be helpful resources to clients and Agents.
- The tutorials provide instructions on how to perform various tasks within YBN.
- Agents can utilize the tutorials to assist individuals with submitting a Medi-Cal application.

YBN Tutorials

How To Login

Register An Account

Submitting An Application

Case Status

Benefit Information

Viewing Worker Information

Schedule Appointment to Apply for Benefits

Submit SAR7 or QR7 Online



MyBenefits CalWIN Online Portal

Online Portal Home Page

www.mybenefitscalwin.org

I would like to	
Create An Account New User	Welcome Back! Login to your account
Check to see what you qualify	y Apply for Benefits Start a new application or continue an existing one.
Complete reports online.	Complete your renewals online.
Go to Videos Learn how to skip the line and sav time by accessing public assistance services online.	Get Started Now Organization?

Get More Information About Available Programs





MyBenefits CalWIN Online Portal

MyBenefits CalWIN Step-By-Step Account Creation Customer Experience



Get medical, food and cash assistance now.		
www.MyBenefitsCalWIN.Org		
Ale and	New User Five Steps to Create An Account	
	Select County	
	Personal Information	
	Sign-In Info	
	Detail Information	
	Confirmation	



C4Yourself Online Portal

- C4yourself.com allows clients to apply for aid online, complete an annual renewal, find worker contact information, and more
- All C-IV counties accept applications through the portal.
- Changes submitted through the portal are sent to the assigned county in the form of an e-application



C4Yourself $\ensuremath{\circledast}$ is an online application system that allows you to apply for benefits. This is a secured site and all your information will be private and safe.



Helpful Resources

- Health Care Options- <u>www.healthcareoptions.dhcs.ca.gov</u>
- Medi-Cal Access Program- http://mcap.dhcs.ca.gov
- Questions regarding Public Charge-<u>https://www.uscis.gov/news/fact-sheets/public-charge-fact-sheets/public-s</u>
- Medi-Cal Estate Recovery <u>http://www.dhcs.ca.gov/services/Pages/TPLRD_ER_con.aspx</u>



QUESTIONS ?