Medicare

Medicare is a federal program that provides health coverage if you are 65+ or under 65 and have a disability, no matter your income.

It covers hospitalizations, medical procedures, as well as medications (Medicare Part D).

44 mil *beneficiaries are currently enrolled in Medicare, nationwide*

21% *Medicare's share of U.S. Healthcare Expenditure in 2019*

8.1% *of Medicare's beneficiaries have disabilities*

CHIP

Children's Health Insurance Program (CHIP) in California provides health coverage to children and pregnant women (through the unborn child option) in families with incomes too high to qualify for Medi-Cal but who cannot afford private insurance.

Eligibility for this program is **needs-based**, meaning it is determined based on taxable income and tax filing relationships.

LA County Specifics

2 plans (Health Net Community Solutions, Inc. and L.A. Care Health Plan) and 4 specialty care plans available through Medi-Cal in Los Angeles County.

Health Net Community Solutions Inc.

https://www.healthnet.com/
➤ Provides a general coverage plan for individuals as well as children.
➤ HealthNet includes a Medi-Cal dental plan.

LA Care Health Plan

http://www.lacare.org/
➤ Provides a basic coverage plan for individuals and children
➤ Free for qualifying individuals.
➤ Also works with Plan Partners, such as Anthem Blue Cross, Blue Shield of California Promise Health Plan, and Kaiser Permanente to provide Medi-Cal coverage in the Los Angeles County

Specialty Plans

➤ **AltaMed (PACE)** altamed.org/senior-services provides coverage specifically for seniors
➤ **Brandman Centers for Senior Care** brandmanseniorcare.org – provides coverage specifically for seniors
➤ **Positive Healthcare** positivehealthcare.net/california/ provides coverage for Medicare beneficiaries with HIV/AIDS in LA County
➤ **SCAN Health Plan** scanhealthplan.com provides coverage for people with Medicare in California

Medi-Cal and Medicare

SCOPE PATIENT HEALTH ADVOCATES

Based in West Los Angeles
www.uclascope.org/patient-health-advocates

Introduction

What is Medi-Cal?

The California Medical Assistance Program, also known as Medi-Cal, provides free or low-cost health insurance plans to low income families, pregnant women, low-income adults, low-income children, and people with disabilities. This program is funded by both the federal and state governments, and individual counties handle the eligibility process. Approximately 34% of Californians use Medi-Cal for their health insurance. Medi-Cal is California's version of Medicaid, which is a federally provided health insurance program and the single largest source of health coverage in the United States.

How to apply

Apply online through CoveredCA.com.

This application will determine your eligibility for coverage through Covered California and Medi-Cal. **An individual can enroll in Medi-Cal year-round.**

Cost

There are no premiums, co-payments, or out of pocket costs for most people enrolled in Medi-Cal. However, depending on their income, some families might pay affordable costs, such as low premiums.

1 in 3 California Residents are enrolled in Medi-Cal.

ELIGIBILITY

Four factors for determining eligibility:

1. Income
2. Immigration
3. Disability
4. Poverty

Additional information:

- Household income below 138% federal poverty level
- Have satisfactory immigration status (having the government's permission to lawfully and permanently reside in the United States)
  - extenuating circumstances: prenatal care and emergency services
- Property requirements (vary by program)
- Babies born to mothers on Medi-Cal are automatically eligible

FAQs

- It should take at most 10 days to process an application.
- Individual members of a family can qualify for different coverage at the same time.
- You may not be able to stay with the doctor you currently see, but there are more than 400 hospitals and 130,000 health care providers who participate. Finding a new primary care physician should be easy.
- If you are eligible for MediCal, you are ineligible for subsidized coverage through Covered California.

RENEWING COVERAGE

- Has to be renewed annually
- Counties will renew automatically for most members if they can verify information about where you live, immigration status, or income
- If they can't verify, they will send you a renewal form that you have to fill out and return with required information

WHAT'S COVERED IN CALIFORNIA?

- A free service that helps connect Californians with the right insurance for them
- Helps eligible individuals purchase private insurance which is federally subsidized
- When you apply, you either qualify for a discount on a health plan or you can get health insurance through Medi-Cal. The same benefits should be covered.
- For non-Medi-Cal patients, there are specific open-enrollment dates: mid-Oct. through end of Jan.