#HEALTH4ALL OLDER ADULTS: FREQUENTLY ASKED QUESTIONS

This document is intended to provide organizations with information regarding the implementation of #Health4All Older Adults.

What is #Health4All Older Adults?

On July 28, 2021, Governor Newsom signed AB 133 into law, which removed immigration status as a barrier to full-scope Medi-Cal eligibility for Californians ages 50 and over. This means that most **income-eligible adults ages 50 and older, will be eligible for comprehensive Medi-Cal health insurance coverage, regardless of immigration status**, making California's health system more equitable and universal for everyone. This builds on a multi-year community effort that removed immigrant exclusions to comprehensive Medi-Cal for children, teens and young adults up to age 26.

When will undocumented immigrants ages 50 and above be able to access full-scope Medi-Cal?

Implementation of #Health4All Older Adults is **expected to begin in May 2022**.

How will newly eligible Californians enroll into full-scope Medi-Cal?

Applying for Medi-Cal can be done at any time of the year. For individuals and families not currently enrolled in Medi-Cal, the Department of Health Care Services (DHCS) has a <u>step-by-step guide</u> on how to apply for Medi-Cal benefits, which includes links to paper and online applications in multiple languages. Medi-Cal applications can also be completed through <u>CoveredCA.com</u>. For questions or additional assistance, people can contact their local <u>certified enrollment</u> counselor, or a <u>local health center</u> that can help them enroll in Medi-Cal, or call (800) 300-1506.

If a Californian is already enrolled in "restricted-scope" or "emergency" Medi-Cal, advocates are working to ensure that they will be automatically transitioned into the full-scope program without action by the enrollee, as was done with previous immigrant inclusions. DHCS is expected to mail notices to anyone enrolled in this program and the <u>website</u> will be updated with information about the implementation for these individuals.

As such, we encourage individuals and families to enroll in "restricted-scope" Medi-Cal as soon as possible, to ensure they have the most immediate access to comprehensive coverage in May of 2022.

What is the eligibility criteria for #Health4All Older Adults?

Generally, the criteria are as follows (in accordance with Medi-Cal eligibility rules overall):

- > Age 50 or older;
 - > (Californians ages 25 and younger are already eligible)
- > Household income under 138% of the Federal Poverty Level (FPL);
 - > For example, for a household of four people, this would be an annual household income of \$36,570 (find information about income requirements <u>here</u>).
- > Live in California.

Immigration status is **NOT** a criterion for eligibility. Almost all Californians–including those without immigration status– would become eligible for comprehensive Medi-Cal coverage.

What services are included in full-scope Medi-Cal?

Full-scope Medi-Cal has comprehensive health benefits including preventative care, dental, vision, and prescription drug coverage, among many others. A full list of services can be found <u>here</u>.



Will accessing Medi-Cal affect my immigration case, particularly as it relates to the "Public Charge" test?

The federal government will **not** consider participation in Medi-Cal (with the exception of long-term care) as part of the public charge determination.

Please note that the "public charge" test is designed to identify people who may depend on the government as their main source of support in the future. It primarily affects family-based immigrants applying for green cards or applying for entry into the U.S. Many categories of immigrants are exempt from public charge, and an immigration officer considers a person's whole circumstances, including their age, income, health, education or skills, family situation, and their sponsor's affidavit of support or contract. For more information on public charge, please refer to this <u>resource</u>. The U.S. Citizenship and Immigration Service also issued <u>several FAQs</u> on public charge on August 19. Each individual and family's situation is different; for any additional questions, please seek out the advice of a <u>trusted legal service provider</u>.

A reminder that medical testing, treatment and preventive services for COVID-19, including vaccines, are also not considered for public charge purposes.

How does #Health4All Older Adults relate to the repeal of the Medi-Cal asset test?

There will be a short window of time after May 2022 where some newly eligible undocumented Californians over age 50 may still not be eligible for Medi-Cal due to an "asset test." In addition to income, one factor considered for determining eligibility for California's seniors and persons with disabilities is whether they have assets, such as savings, worth more than a specified amount. For Californians ages 65 and over and those with disabilities, the limit on assets is no more than \$2,000 for individuals and \$3,000 for couples.

But, thanks to the hard work by advocates, this limit will be phased out starting in July 2022.

Therefore if a Californian is rejected from Medi-Cal due to this asset limit, they should reapply after July 2022.

Will the full-scope Medi-Cal coverage retroactively cover previous medical services and/or bills?

Applicants can request retroactive Medi-Cal coverage for up to three months prior to the month of application. For example: A newly-eligible individual who applies for full-scope coverage in the month of May 2022 can request restricted-scope coverage beginning February 2022. Applicants will have to provide some basic information about prior medical bills or services received.

Why is #Health4All Older Adults implementation taking place in May 2022 and not at the beginning of the year?

DHCS is undergoing system upgrades, making May 2022 the soonest the agency can be ready to implement this new policy.

For more information on Medi-Cal as it relates to immigrant communities please refer to DHCS's FAQ: <u>Medi-Cal and Covered</u> <u>California Frequently Asked Questions</u>.

**This document will be updated as more information is available. We also invite you to share any questions that you hear from community members. Please contact Iván Barragan at <u>ibarragan@caimmigrant.org</u> or Chris Noble at <u>cnoble@health-access.org</u>. **



