

# JUSTICE IN AGING

FIGHTING SENIOR POVERTY THROUGH LAW

## Positive Changes in Medi-Cal Eligibility Rules

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December 14, 2020

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Justice in Aging is a national organization that uses the power of law to fight senior poverty by securing access to affordable health care, economic security, and the courts for older adults with limited resources.

Since 1972 we've focused our efforts primarily on fighting for people who have been marginalized and excluded from justice, such as women, people of color, LGBTQ individuals, and people with limited English proficiency.

# To achieve Justice in Aging, we must:

- Acknowledge systemic racism and discrimination
- Address the enduring negative effects of racism and differential treatment
- Promote access and equity in economic security, health care, and the courts for our nation's low-income older adults
- Recruit, support, and retain a diverse staff and board, including race, ethnicity, gender, gender identity and presentation, sexual orientation, disability, age, economic class

Want to receive Justice in Aging trainings and materials?

## *Join Our Network!*

Go to [justiceinaging.org](https://justiceinaging.org) and hit "Subscribe."

Send an email to [info@justiceinaging.org](mailto:info@justiceinaging.org).



Open a text and text the message "4justice" to the number 51555.

# Agenda

- Change in Medi-Cal Eligibility Rules
  - Aged and Disabled Program to 138%
  - Part B Deduction Change
- Questions



# Changes in Income Eligibility

# Exciting News!

- More older adults and people with disabilities will be eligible for Medi-Cal
  - Likely more than 40,000!
- Many may be able to stop paying for private dental/vision insurance they don't need
- Flipping between free and SOC Medi-Cal because of Part B buy-in will stop

# Income Eligibility to 138%

- Effective December 1, 2020
- Income Eligibility increasing to 138%
  - Individual: \$ 1,468
  - Couple: \$ 1,983
- Will increase every April as the Federal Poverty Limit increases
- ACWDL 20-24



# Notification to Potentially Eligible Individuals

- First, DHCS sent 2 notices to individuals with est. income at or below 138% who:
  - Are enrolled in Medi-Cal with a share of cost
  - Are enrolled in Working Disabled Program
- Then, DHCS sent 1 notice to:
  - All individuals enrolled in the Working Disabled Program
  - Aged & Disabled Program recipients who buy private insurance & countable income below \$1,000

# Process for Enrollment

- Most automatically enrolled on Dec. 1, 2020
  - They will receive a Notice of Action
- Others need to ask the county to redetermine their eligibility
- New enrollees can ask for retroactive with new limits back to Dec. 1, 2020

# For more information

- [DHCS webpage:](https://www.dhcs.ca.gov/services/medical/eligibility/Pages/ABD-FPL-Expansion.aspx)

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# Previous Part B Rule

- County deducted Part B premium, if actually paid by the individual
- If the individuals received free Medi-Cal, State started buying in Part B premium
- Individual no longer had deduction
- Individual flipped to SOC Medi-Cal
- And back and forth...forever!

# New Part B Rule

- Effective Dec. 1, 2020—no more flipping!
- Applicants and recipients at redetermination will:
  - Receive the Part B income deduction as if they are paying it
  - If they qualify for the Aged and Disabled program with the deduction
- 2021 Part B Premium Amount: \$148.50

# Applying the Part B Rule

- Start with individual's gross income
- If earned income— $(\text{Income} - \$65) / 2$
- All other income
  - Subtract \$20
  - Subtract \$148.50 (if they have Part B)
  - Subtract any other health insurance premium
- Add what's left after deductions
- If below \$1,468, they qualify for A&D
- See ACWDL 20-18 for more examples

# Things to Remember

- Counties not processing negative actions, but can process positive actions
- There may be people who could benefit who don't know so double check eligibility for clients
- Need more help, you can:
  - Refer client to Health Consumer Alliance
    - 888-804-3536
  - Service providers & attorneys can email me at [cramsey@justiceinaging.org](mailto:cramsey@justiceinaging.org)



# Questions?

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