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# How Medicare and Medi-Cal Work Together for Older Adults

Webinar Transcript

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Tiffany Huyenh-Cho: Hi everyone. Thank you for watching this short presentation. This recording is meant to go along with a fact sheet we created, how does Medicare and Medi-Cal work for older adults? This recording is a tool to explain in a bit more depth what Medicare and Medi-Cal are and how they work together to support older adults.

So Justice in Aging created this fact sheet and I work for Justice in Aging. We are a national organization fighting on behalf of older adults with limited incomes. We focus on fighting poverty amongst older adults and how to make Medicare and Medi-Cal work better for all the people that use these programs.

So if you've seen our fact sheet, we do talk a lot about what is Medicare? What does it do? What is Medi-Cal and what does it do? So why does it matter? Why do we need to know about how Medicare and Medi-Cal work together for older adults? Well, first, there are 1.7 million people today living in California who get health insurance through Medicare and Medi-Cal at the same time. They are called dually eligible individuals. This group is also often called dual eligibles or Medi-Medis. So you might've heard one of these names before, and they all refer to the same group. People who have Medicare and Medi-Cal health coverage at the same time. And they get these coverages at the same time because they meet the requirements for both programs. So this group of dually eligible individuals will get most of their healthcare from Medicare. Medicare is primary.

And then Medi-Cal steps in to provide extra services. So Medi-Cal also pays for costs that Medicare charges such as premiums, deductibles, or copays. These are the costs that Medicare charges when you go for a doctor's visit or if you need care in a hospital, for example. And the purpose of today is to discuss the differences between Medicare and Medi-Cal and what they cover because it's important to understand how these two programs work so that dually eligible individuals can live safely at home and in their community. Dually eligible

individuals as well as their family members, their friends, they need to understand these programs so that this group gets all the care that they need.

And what is Medicare and Medi-Cal exactly? So Medicare is health insurance for people who are age 65 or older. And also for some younger people who have disabilities. Medicare is run by the federal government and helps pay for things like going to the doctor, any care that's provided in a hospital. If you need prescriptions, Medicare will pay for prescriptions. And Medicare also covers many more other health needs. Medicare doesn't pay for everything though, but it does cover a lot of the important stuff. Medicare is not based on financial need, so you do not need to be low income to qualify for Medicare. Medicare is looking again at your age, if you're younger than 65, if you have a certain disability. And it's also based on some of the employment history that people may have worked towards before they turned 65 or became Medicare eligible. On the other hand, Medi-Cal is health insurance for people with low incomes, so you do need to demonstrate some sort of financial need for Medi-Cal.

Medi-Cal is run by the California state government and covers much of the same things as Medicare does, like doctor's visits, stays at a hospital, but it also provides a lot more care than Medicare does. And I will cover a little bit more about what all that Medi-Cal does in a bit. And overall, dually eligible individuals are older adults or people with disabilities who qualify for Medicare because of their age or disability, and then they also qualify for Medi-Cal because they have low incomes. And Medicare and Medi-Cal are completely separate health insurance programs. And because they are separate, it can be confusing to figure out how to get care, who to turn to, and what sort of services you can get under Medicare or Medi-Cal.

Unlike Medicare, Medi-Cal is based on financial need. So to qualify or to receive Medi-Cal, you must have limited income and limited assets to qualify for health insurance through Medi-Cal. For older adults, your income must be equal to or less than $1,836 a month in 2026. And this number is for a single person. An income for Medi-Cal purposes is the money you receive during the month. Some examples are Social Security benefits like retirement or disability benefit. It can also be a pension you might have gotten from a former employer. If you are working, income, the wages that you receive is also income for Medi-Cal purposes. So Medi-Cal will look at all of the income that you receive to determine if you qualify for Medi-Cal coverage. These income limits, it's important to know that they change every year. So this number, 1,836, is for 2026, and it will change in 2027 and so on.

You also cannot have more than $130,000 in assets to qualify for Medi-Cal coverage. Assets are things that you own and have value. So Medi-Cal will look at the amount of money you have in a bank account, whether it's a checking or a savings account. They will also consider the cash that you have. So if you have cash on hand at home, that's also considered an asset. If you own a house, the house is not counted towards that asset limit if you live in that house. One car

also does not count. So you can have one car and it will not count towards that asset limit. But if you have two cars, the value of one of those cars will count towards that asset limit. And to stay covered, Medi-Cal members must show they meet the income and asset limits each year. This process is called Medi-Cal renewals and Medi-Cal renewals occur once a year for older adults.

So what are the big differences between Medicare and Medi-Cal? So one big difference is, like we covered, Medi-Cal is only open to people with low income and limited assets. Medicare does not look at your assets or your income to determine if you can receive Medicare coverage. Medicare also, when it comes to what sort of services it provides, although Medicare does not cover everything, it does cover a lot of the important stuff like doctor's visits, care you get in a hospital, prescriptions, wheelchairs, and short stays in a nursing home. And while Medicare does cover a lot, there are a few services Medicare does not usually cover. These are things like dental care. So if you need a trip to a dentist for dental needs, Medicare generally or usually does not pay for care from a dentist. If you need a hearing aid or long-term stay in a nursing home, that is also not usually covered by Medicare.

And as you get older, you may need extra help at home to do daily tasks because you cannot do it by yourself anymore. Medicare does not pay for this type of at-home care, and it is very expensive to pay for it on your own. So there are some gaps to what Medicare can cover for older adults. And so while Medicare does not cover those types of care like dental, hearing aids, vision, Medi-Cal does. So Medi-Cal, alongside what Medicare covers like your medical visits, hospital care, et cetera, Medi-Cal will pay for dental care. It will pay for hearing aids and long-term care. So Medi-Cal is a little more comprehensive and can pay for a lot more things when people need them. Medicare also has costs. Medicare charges a monthly premium for your coverage and other costs when you actually use medical services or when you fill a prescription.

There are costs associated with using your Medicare coverage. Medi-Cal, on the other hand, fully covers care when people use their Medi-Cal coverage, so there are no costs. Care is fully covered under Medi-Cal.

So what this means is that people who have both Medicare and Medi-Cal at the same time get most of their medical care from Medicare. Medi-Cal steps in to provide extra services and pays costs that Medicare charges, such as those premiums, deductibles, and copays when you actually use Medicare services. So on the left side, you can see that Medi-Cal provides a lot of extra services that older adults use and need. So together, hand-in-hand, Medicare and Medi-Cal provide the care and supports that people need as they get older. They work together to provide a more complete coverage for older adults for the type of care that you generally start to use as you get older.

And why is Medi-Cal important? Medi-Cal's important because, like we just covered, Medicare does not cover everything that a person needs to live at

home as they get older and need more healthcare. We know that older adults, ourselves, we would prefer to live at home and in our community as we age, and Medi-Cal helps people do that. And this is why Medi-Cal is so important, because not only does it make Medicare more affordable by covering Medicare premiums and copays, but it pays for those extra services. Another example, if you need to get to a doctor's visit, but you don't have a car or other transportation, Medi-Cal can provide a ride to the doctor. Medi-Cal pays for those home and community-based services. This is the help for people to stay in their homes as they get older when you can't do as many things by yourself anymore.

So with Medi-Cal, someone can help someone wash, dress, eat, or take medicine if it's needed. This help is provided at home with in-home supportive services, also called IHSS, or this type of care can also be provided in a nursing home paid for by Medi-Cal. CalAIM is also an option for some older adults. These are services like help with finding housing or providing support for an older adult to prevent them from having to leave their home and move into a nursing facility, things like that at-home care that we just talked about. And these CalAIM services are available through the Medi-Cal health plans. So as you can see, Medi-Cal is essential and it's there to provide the care and support for low-income older adults.

There are a couple important changes that are coming to Medi-Cal that people should know. So these changes are happening because of new laws that the federal government and the California state government passed. The first change to know about is that for some people, there are new requirements to qualify for Medi-Cal. So not only do you have to have a limited income, there is a new requirement for some people to work, volunteer, or go to school to keep Medi-Cal coverage or to qualify for Medi-Cal. These new rules though, it's important to know, do not apply to everyone. So these new rules do not apply to anyone that is over age 65 or who has Medicare. So if you are someone over 65, you have Medicare and you get a notice asking you to work or volunteer, that is incorrect. You are not subject, you do not have to do those things. And then second, some older immigrants will also see changes to the benefits that they get through Medi-Cal. These changes mostly impact people who are not green card holders. The changes do not apply to everyone.

It will vary based on immigration status that someone has. But everyone should know that these changes are happening. And if a person is impacted, they will get a notice that something is changing. So it's important for people to call and get help if they do get a notice so that they understand their rights and what next steps they need to take.

And there are some organizations that are available to provide more information and help on what we talked about. So first is the Health Insurance Counseling and Advocacy Program, also called HICAP. They are located all across California, and they provide free advice on Medicare enrollment and what

choices in Medicare that you have. There is also the Health Consumer Alliance. They are also located throughout California, and they provide free legal services to Californians across the state on health-related matters. So they can provide information about Medi-Cal, Medicare, and your rights if you're having problems with these programs. And then lastly, there is the Senior Medicare Patrol. This organization is for Medicare members to report Medicare fraud or if there's errors or abuse, and they are a resource to investigate and help Medicare enrollees that are going through these sorts of situations.

And with that, I hope you all have learned from this recording. Again, it is a tool to go along the fact sheet that we created and to just go into a little more depth about all of the information that is covered in that fact sheet. So thank you all for watching.