



Medi-Cal Share of Cost

Meeting Your Share of Cost

What does “Share of Cost” mean?

“Share of Cost” is the amount you have to pay for health care before Medi-Cal pays. This is called “meeting your share of cost.” It is like meeting your “deductible” for private health insurance or for car insurance. Your Share of Cost is a set amount based on how much money you make. Unlike a premium, you only need to meet your Share of Cost in the months that you get health care services. After you meet your Share of Cost, Medi-Cal pays for your care the rest of that month.

Does every Medi-Cal member have a Share of Cost?

No. The Share of Cost only applies to people in some Medi-Cal who are over the income limit for free care.

Remember: You may be able to get free Medi-Cal with no share of cost. Ask your county worker about free Medi-Cal programs. For some people, buying a health plan through Covered California may be cheaper than paying a Medi-Cal Share of Cost. Ask your county Medi-Cal worker to find out if you can buy a Covered California plan or apply at www.coveredca.com.

How much will my Share of Cost be?

The more money you make, the higher your Share of Cost is. You can complain if you think there is a mistake and your Share of Cost is too high. Look at the section below on “What can I do if I have a problem with my Share of Cost?”

How can I meet my Share of Cost more easily?

- **Plan to get all non-urgent medical and dental appointments in the same month.** Medi-Cal pays for all your care the rest of that month after you meet your Share of Cost.
- **Ask your doctor to prescribe 2 to 3 months worth of medicine at a time.** Medi-Cal pays for all the medicine after you meet your Share of Cost.
- **Use receipts for health items to meet your Share of Cost.** You can apply what you have already paid for health items toward your Share of Cost. This is true even if Medi-Cal does not cover what you bought. For example, someone with diabetes might buy alcohol and cotton balls to help inject prescription insulin. This person could apply the cost of the alcohol and cotton balls toward her Share of Cost. Be sure to save your receipts and show them to your county Medi-Cal worker. Receipts can only be used to meet your share of cost in the month in which the bills were paid.

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For free and confidential legal assistance, contact the **Health Consumer Center** at **1-888-804-3536**. Visit www.healthconsumer.org for more information.

Example: Janet has a \$100 Medi-Cal Share of Cost in the months she gets health care services. Last month, Janet's doctor prescribed bandages and cough medicine for her. Janet bought the items for \$40. Janet showed the \$40 receipt to her county Medi-Cal worker. The county Medi-Cal worker applied the \$40 receipt to Janet's Share of Cost. Janet is still responsible for the remaining \$60 of her Share of Cost for that month. If Janet has a doctor's visit later the same month and the visit costs \$100, Janet will only have to pay \$60. After that, Medi-Cal will pay for the medical care that Janet needs for the rest of the month.

- Use unpaid medical bills to meet your Share of Cost. These bills can be for health care services you or your family members receive. You will need to prove to Medi-Cal that you have been charged by:
 - ☐ Asking your doctor or pharmacist to contact Medi-Cal for you, or,
 - ☐ Showing your unpaid bills to your county Medi-Cal worker.

The amount of your unpaid bill may be higher than your Share of Cost. If so, you can apply the extra amount to your Share of Cost in a future month. Only unpaid bills can be used for future months.

Example: Janet has a \$100 Medi-Cal Share of Cost in the months she gets health care services. Last month, Janet got a hospital bill that she never paid. The amount of the bill was 5 times the amount of her Share of Cost. Janet showed the unpaid bill to her county Medi-Cal worker. The bill will cover Janet's Share of Cost for 5 different months. Medi-Cal will pay for the rest of her health care for these 5 months.

What can I do if I have a problem with my Share of Cost?

You can complain if you think that:

- You should be getting free Medi-Cal, or
- Your Share of Cost is too high, or
- The county is not allowing you to use one of your bills to meet your Share of Cost.

To complain:

1. Tell your Medi-Cal worker what the problem is and ask the worker to explain in writing why you have the Share of Cost or why the bill cannot be used to meet your Share of Cost. Also ask what rule your worker is using.
2. Ask for a "Fair Hearing". A Fair Hearing gives you the chance to question Medi-Cal's decision about your bill. Call 1 (800) 952-5253 to get a fair hearing.
3. You can also ask to speak to your county worker's supervisor. If your problem gets fixed, you can always cancel the fair hearing.

I still have questions. Who do I call?

For free and confidential legal assistance, contact the Health Consumer Alliance at 1 (888) 804.3536.

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