Three important Medi-Cal programs to help with COVID-19 testing and treatment (including in-patient hospitalization), regardless of immigration status

Takeaways:
✓ Medi-Cal now covers everyone for testing and all medical necessary treatment of COVID-19.
✓ There is no income limit or status requirement for COVID-related services.
✓ This includes in-patient hospitalization.

1) **Emergency (Restricted) Medi-Cal:** Adults 26 or over with income at or below 138% of poverty (see chart below) can qualify for Emergency Medi-Cal. Immigration status is not a barrier.

   **What is covered?** Emergency, or Restricted, Medi-Cal includes testing as well as treatment for COVID-19. Treatment includes in-patient hospitalization related to COVID-19.

   **How can you enroll?**
   - Online at many local county websites or statewide from [https://coveredca.com/](https://coveredca.com/)
   - By going to or telephoning the county Medi-Cal office
   - Many clinics and hospitals also help people enroll in Emergency Medi-Cal.

   **When does the coverage start?** The first of the month in which the application is submitted.

   **How long does the coverage last?** At least one year, unless something that affects eligibility happens sooner.

   **Does it provide “retroactive” coverage, to pay bills for medical services already received?** Yes, up to three months back, if the person was eligible in the month(s) in question.

2) **COVID-19 Uninsured Group (used to be COVID PE):** This is for people without insurance who don’t qualify for any other Medi-Cal program without a share of cost. It also covers people with insurance that either doesn’t cover a COVID-related service the person needs or requires a copayment or deductible for it. There is no income limit or immigration status requirement for this program. Only COVID-related services are covered. See [COVID-19 Uninsured Group Program FAQ’s](https://www.mchaccess.org/).


   **How can you enroll?** You enroll at a hospital, clinic, or other provider’s office that participates in the program.
When does the coverage start? Only from the day the application is submitted, not the first of the month.

How long does the coverage last? 12 months. Unless the COVID public health emergency is declared to be over before that.

Does it provide “retroactive” coverage, to pay bills for COVID-related medical services already received? Yes, but you have to ask for coverage separately for COVID-related services you received before the date of the application, back to April 8, 2020.

3) Temporary “Hospital” Presumptive Eligibility (PE): This program is for uninsured people. The income limit and the scope of the coverage depends on several things, listed in the chart below. There is no immigration status requirement.

What is covered? Hospital PE provides FULL SCOPE Medi-Cal, including dental and mental health, for children (to 266%) and for adults 19 or over (to 138%). For pregnant women with income to 213%, however, the coverage is PREGNANCY-RELATED, but this is supposed to include all care that is medically necessary, plus dental and mental health.

How can you enroll? You enroll at a hospital that participates in the program. You can also enroll at a clinic that is part of a participating hospital’s system.

When does the coverage start? Only from the day the application is submitted, not the first of the month.

How long does the coverage last? During the month you apply and the month after. You can get it extended by applying for Medi-Cal before the end of the PE period. In that case, the PE coverage continues without a break until there’s a decision on your Medi-Cal application.

Does the Hospital PE program provide “retroactive” coverage, to pay bills for medical services already received? No. But you can ask for retroactive Medi-Cal in your follow up application. But if your eligibility is under the COVID-19 Uninsured group, you need to ask separately for coverage back to April 8.

What are the income limits for the Hospital PE program? It depends on the group:

<table>
<thead>
<tr>
<th>Group</th>
<th>Income Limit</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Children (under 19)</td>
<td>At or below 266% of poverty</td>
<td>Full Scope Medi-Cal, regardless of status</td>
</tr>
<tr>
<td>Pregnant Adults (19 or over)</td>
<td>At or below 138%</td>
<td>Full Scope, depending on status</td>
</tr>
<tr>
<td>Pregnant Adults (19 or over)</td>
<td>213%</td>
<td>Pregnancy-Related Medi-Cal</td>
</tr>
<tr>
<td>Young Adults (19 up to 26)</td>
<td>At or below 138%</td>
<td>Full Scope Medi-Cal, regardless of status</td>
</tr>
<tr>
<td>Other Adults (26 or over)</td>
<td>At or below 138%</td>
<td>Full Scope or Emergency, depending on status</td>
</tr>
<tr>
<td>Ineligible for any of the above</td>
<td>No income limit</td>
<td>COVID-19 testing and treatment, regardless of status</td>
</tr>
</tbody>
</table>