

Did you know?

More than 15.4 million people have Medi-Cal (an all-time high!)

2 to 3 million people might lose coverage when renewals restart!

To help people keep Medi-Cal, you are in the right place!

The webinar will begin shortly.



WESTERN CENTER
ON LAW & POVERTY



Keeping Medi-Cal When Renewals Restart in 2023

March 1, 2023



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Agenda

- Medi-Cal Renewals Since 2020
- Medi-Cal Renewal Rights
 - Outreach & contacts
 - Eligibility rules & processes
 - Special enrollment periods & program expansions
- Take Action Today to Keep Medi-Cal
- Resources & Guidance
- Questions & Answers

A graphic with a blue background. The top half contains the text "Keep your family covered." in large, bold, white font. To the right of the text is a white line-art illustration of a family (two adults and a child) standing under a white umbrella with a heart on it. The bottom half of the graphic has a white background with the text "Update your contact information so Medi-Cal can reach you when it's time to renew." in blue font. In the bottom right corner of this section is the Medi-Cal logo, which consists of a blue flower icon and the text "Medi-Cal" in blue.

Keep your family covered.

Update your contact information so Medi-Cal can reach you when it's time to renew.

 Medi-Cal

Medi-Cal Renewals Since 2020

Medi-Cal Renewals Restart in April 2023

Renewals paused as of March 2020:

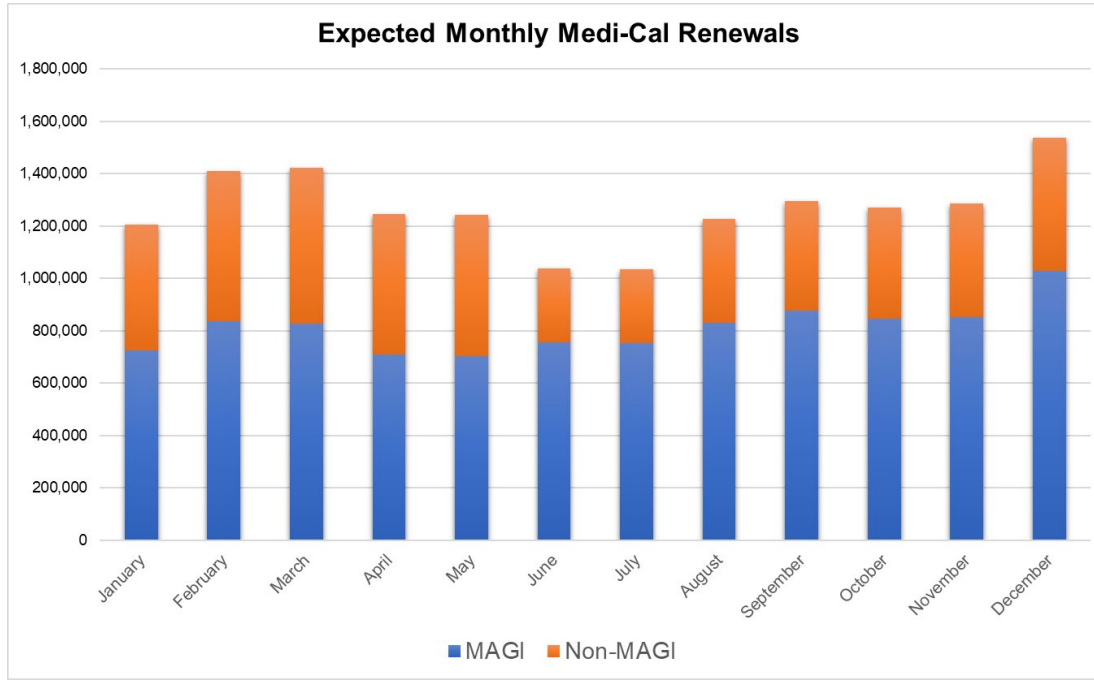
- **State** action paused renewals on March 16, 2020
- **Federal** law paused renewals on March 18, 2020
 - Exceptions: death, move, request to end Medi-Cal

Renewals can restart in 2023:

- **Federal law** ends renewal pause on March 31, 2023
- **Federal law** restarts Medi-Cal renewals on April 1, 2023

Medi-Cal Enrollment & Renewal Caseload

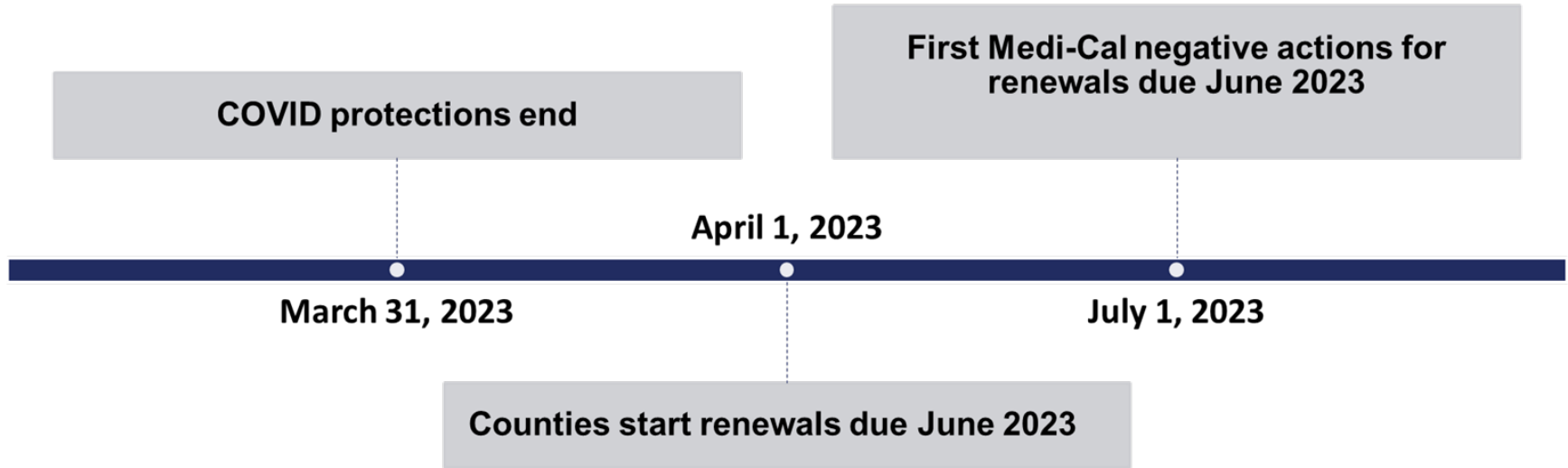
- Today - over **15.4 million people enrolled**
- Estimated Medi-Cal cutoffs for **2-3 million people**



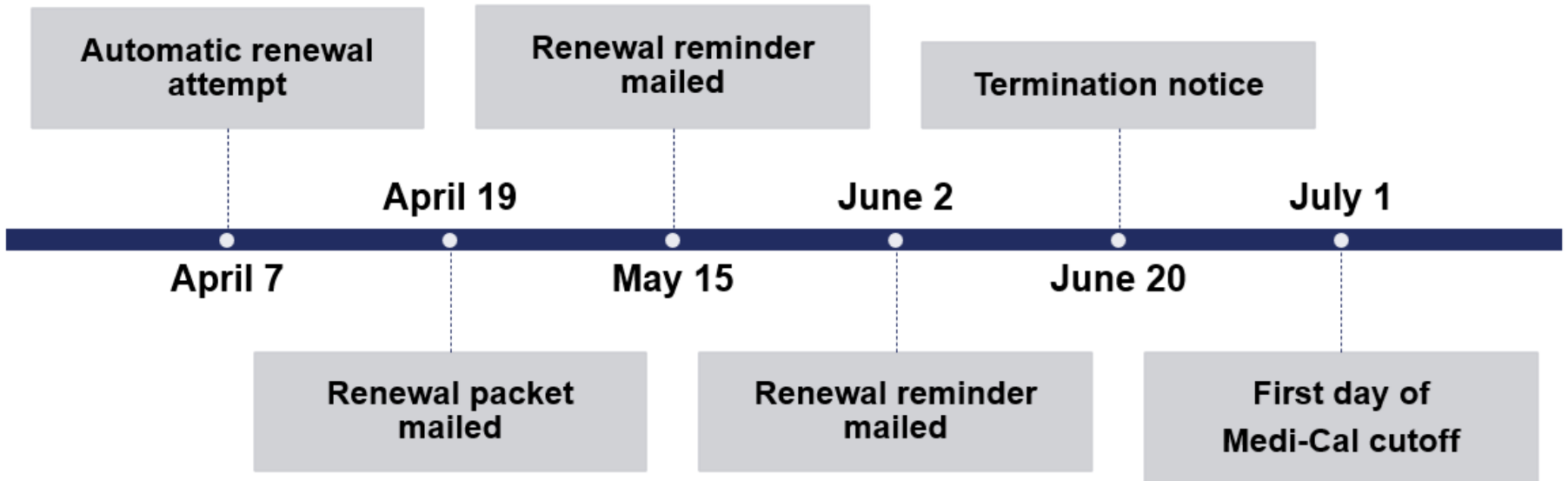
County Operations Today

- Urge patience and understanding at unwinding
- Some counties facing substantial staffing shortages
- High turnover
- Constant re-training
- Some counties are processing renewals for the first time, since 2020

Timeline for Renewals Due in June 2023

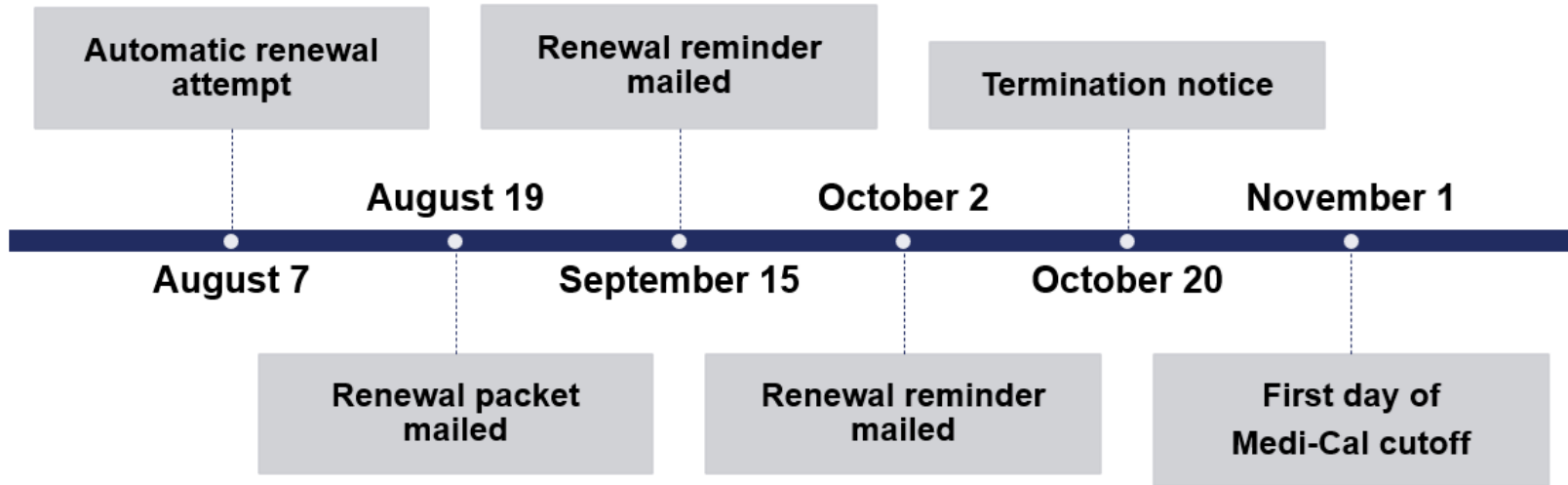


Timeline for Renewals Due June 2023



Example: Renato's Renewal

- Renato normally renews Medi-Cal every **October**
- What does this mean for Renato's **2023 renewal?**



Medi-Cal Renewals Timeline 2023 to 2024

- Everybody gets to renew during their **regular annual renewal month**
- Every month from **June 2023** to **May 2024**
- Details in [DHCS Eligibility Sequencing Map](#)

Public Health Emergency Expires May 11

Impacts of PHE expiration on May 11:

- COVID-19 Uninsured Group Program
 - Ends May 31, 2023
 - Notice of termination and how to apply for coverage
 - Eligible for Covered CA Special Enrollment Period
- Medi-Cal **still covers** COVID testing, treatment & vaccines

Medi-Cal Renewal Rights

Keep your family covered.



Update your contact information so Medi-Cal can reach you when it's time to renew.



“Fresh” renewals in 2023-2024

- Medi-Cal is **protected** until first renewal between June 2023 and May 2024
- Earlier reported changes will not be processed for negative actions
- People should report their current information – even if reported before!
- Medi-Cal **must stay active** throughout each person’s annual renewal process until counties process eligibility (even after renewal month)

Example: Renato's Renewal

Renato switched jobs in 2021 to work for FedEx and earn a higher wage. He reported this info. to the county in his renewal due October 2021.

Then in 2022 Renato quit and started working for Amazon with a lower wage. Renato reported this info. to the county by phone in April 2022.

Renato receives his renewal packet in August 2023.

What should he report?

Top Medi-Cal Renewal Rights

- Counties must review for **ALL categories** of Medi-Cal eligibility before termination
- Counties must use info. they already have before requesting info.
- Counties must send pre-populated renewal forms, two reminder notices, and a final termination notice before Medi-Cal cutoff
- Medi-Cal must stay active until counties complete renewal processing
- Resources: DHCS [ACWDL 22-33](#), Welf. & Inst. Code § 14005.37

Contacts With Beneficiaries

Mailings to Beneficiaries With Medi-Cal

- All-household mailer - starting February 17, 2023

Important news about your Medi-Cal

Dear Medi-Cal member,

When the public health emergency officially started on March 18, 2020, it stopped your Medi-Cal benefits from ending or your benefits from being reduced, with a few exceptions.

It is important to read this letter and follow the instructions below. You will not be discontinued until the county sends you a written notice and determines that you are no longer eligible for Medi-Cal.

Take action by following these three steps:

- 1. Update your and your family's contact information if there is a change**
Make sure your local county office has your current name, address, phone number, and email address. The county needs your current information to contact you with important information about keeping your Medi-Cal.
- 2. Report household changes**
Report changes to your local county office. This includes if:
 - Someone becomes pregnant or gave birth (to keep coverage for 12 months after pregnancy)
 - Someone moves in or out of your home
 - Income changes
 - Immigration status changes
 - Any other changes happen that may change your and your family's Medi-Cal eligibility

You can report changes by one of these ways:

- Call your local county office

- **Online:**
 - MyBenefitsCALWIN.org - Create your online account today by going to MyBenefitsCALWIN.org, and selecting the "Create An Account" link.
 - BenefitsCal.com - Create your online account today by going to BenefitsCal.com, and selecting the "Create An Account" link.
 - CoveredCA.com - If you don't have an online account, create one now using the password we sent with your Medi-Cal approval.
- **Mail** a letter to your county
- **Visit** your county office in person

3. Answer all information requests
Be sure to give your county Medi-Cal office all information it asks for.

You will keep your Medi-Cal until your renewal is complete.
If your county needs information to renew your Medi-Cal, it will send you paperwork to fill out and return. Read the paperwork carefully. You can give your county your information by mail, phone, in person, or online.

If your county asks for more information, you **must** give it to your local county office by the due date. Your county may ask you for renewal forms, proofs like a copy of your pay stub, or updates to your contact information.

If you do not respond by the due date, your Medi-Cal benefits may end.
If you miss the due date, you should still send the information to your local county office. The county office may still take the information if it is given within 90 days after the deadline and use this to decide if you still qualify for continuing Medi-Cal coverage.

Note: Starting on May 1, 2022, California will expand full-scope Medi-Cal to adults aged 50 regardless of immigration status. All other Medi-Cal eligibility rules will stay the same.

Questions?
If you have questions, need help, or need to report a problem:

- Contact your local county office. To find their contact information, go to <http://dhcs.ca.gov/COL>.

Get free help in a language other than English, use the phone numbers that came with this letter on the Notice of Language Services.

Directory of Local County Social Services Offices:

State of California
**Health and Human
Services Agency**

County Social Services Agencies

If the information on this list has changed, you may verify the information in the phone directory under the county government listings.

A - L Counties

Alameda County (01)

(510) 383-8523
(888) 999-4772

Alpine County (02)

(530) 694-2235 Ext. 231

Amador County (03)

(209) 223-6550

Butte County (04)

(530) 538-7711
(877) 410-8803

Calaveras County (05)

(209) 754-6448

Colusa County (06)

(530) 458-0250

Contra Costa County (07)

Currently Enrolled
(866) 663-3225
New Application
(800) 709-8348

Del Norte County (08)

(707) 464-3191

El Dorado County (09)

(530) 642-7300

Fresno County (10)

Automated Assistance
(559) 600-1377
Call Center
(855) 832-8082

Glenn County (11)

(530) 934-6514

Humboldt County (12)

(877) 410-8809

Imperial County (13)

(760) 337-6800

Inyo County (14)

(760) 872-1394

Kern County (15)

Currently Enrolled
(877) 410-8812

New Application
(661) 631-6807

Kings County (16)

(877) 410-8813

Lake County (17)

(707) 995-4200

Lassen County (18)

(530) 251-8152

Los Angeles County (19)

Customer Service Center
(866) 613-3777
(877) 597-4777

M - O Counties

Madera County (20)

(559) 675-2300

Marin County (21)

(415) 473-3400

Mariposa County (22)

(209) 966-2000
(800) 549-6741

Mendocino County (23)

Fort Bragg Office
(707) 962-1000
Toll-Free in Mendocino
(877) 327-1677

Mendocino County (23)

(continued)

Ukiah Office
(707) 463-7700
Toll-Free in Mendocino
(877) 327-1711

Merced County (24)

(209) 385-3000

Modoc County (25)

(530) 233-6501

Mono County (26)

North County Office
(760) 932-5600

South County Office
(760) 924-1770

Monterey County (27)

(866) 323-1953

Napa County (28)

(800) 464-4214
(707) 253-4511

Nevada County (29)

(888) 809-1340
(530) 265-1340

Orange County (30)

Automated Assistance
(949) 389-8456
(714) 541-4895
Currently Enrolled
(800) 281-9799
New Application
(855) 478-5386

Mailings to Beneficiaries With Medi-Cal

- All-household mailer - starting February 17, 2023
- Renewal packets in yellow envelopes (June 2023 through May 2024)
- New renewal forms (updated in 2020)
 - Available in 19 languages
 - Not sent for Hindi, Mien, Japanese, Punjabi, Thai, & Ukrainian
- New second reminder mailer! - 2nd day of renewal month
- **Other contacts:** county text messages & calls, emails from BenefitsCal.com

PRESORTED
FIRST-CLASS MAIL
U.S. POSTAGE
PAID
DFS

RETURN SERVICE REQUESTED

You may lose
your Medi-Cal if
you do not
respond by

Medi-Cal Renewal Form

You can get this form in another language or accessible format of your choice.
To ask for help in your language, call: [redacted]

Notice date: [redacted]
Case number: [redacted]
Case name: [redacted]
Worker name: [redacted]
Worker telephone number: [redacted]


It's time to renew benefits for:


Name	Date of birth
[redacted]	[redacted]
[redacted]	[redacted]


Household members not on this form will get a separate letter about their Medi-Cal.


- **Step 1.** Read the form and answer the questions
- **Step 2.** Sign and date on the Declaration and Signature page
- **Step 3.** Send the form with proof by the due date of [redacted]


Easy ways to give us your form and proof:

 **Online**
at [redacted] or coveredca.com.

 **By mail**
in the envelope that came with this letter.

 **By phone**
at [redacted]

 **In person**
to [redacted]
at [redacted]
They are open Monday through Friday, a.m. to p.m.]

 **Questions? Call your local county office at before the due date.**

Medi-Cal Renewal Form:

Returned Mail

- Using National Change of Address and USPS for in-state forwarding addresses
- Managed care plans updating contact information from beneficiaries or their representatives
- Counties must treat updated contact information as reliable without verifying with beneficiary

How to Get Ready to Receive Contacts

- Report updated contact information!
- Sign up for account at BenefitsCal.com
- Learn renewal month by calling county and/or checking BenefitsCal.com
- Sign up for alerts: [KeepMediCalCoverage.org](https://www.KeepMediCalCoverage.org)

Eligibility & Enrollment Processes

Automatic Renewals (Ex Parte)

- Beneficiary does not need to do anything to keep Medi-Cal!
- Counties must attempt automatic renewals for all beneficiaries
- Automated for MAGI, manual for non-MAGI
- Every month approximately 30-40% are auto-renewed

Reasonable Explanation for Income

- If county requests income proof - **ask to provide a “reasonable explanation” instead**
- Explain the difference between attested income and e-verified income
 - “I lost my job”
 - “My hours went down”
 - “It was seasonal income”
 - “My income changes monthly”
 - “My wages were only high because of commission work”
 - “I got married / divorced”
 - “I am a victim of identity theft / natural disaster”
 - “I am a domestic violence survivor”
 - “I am homeless”
 - “I do not file taxes or haven’t filed yet”
- Provide via phone, online, paper, in person, etc.
 - [Downloadable version of form](#) (optional)

Reasonable Explanation: Example

Rebeca submits her renewal with her Social Security income proof.

The county reviews it and e-data shows earned income at YMCA.

County calls Rebeca, who explains that the YMCA income was temporary summer employment that ended.

How should the county process the renewal?

Verify Assets Electronically

- Counties receive electronic asset reports
- Counties **must automatically verify assets** when:

Case file assets + electronic assets
= below Medi-Cal asset limits

- **Example:** Renato has a \$1,500 Wells Fargo checking account in his case file. Electronic asset reports show no Wells Fargo account, but a \$6,000 Chase checking account.

Since \$7,500 is below the asset limit, the county must verify Renato's assets automatically.

Sworn Statements (Affidavits)

- Verify **all eligibility info.**, except social security # and citizenship
- Via phone, mail, in person, electronically
- “Last resort” requirement

Example: Rebeca's Renewal

After accepting Rebeca's request to auto-verify her assets, the county requests proof of YMCA employment end date.

Rebeca cannot get any proof from the YMCA.

County must accept Rebeca's "sworn statement" that her YMCA job ended on the date she says.

State Fair Hearings

- Request to protect Medi-Cal eligibility (keep it active)
- Via mail, [online](#), in person, fax or phone
 - Fax: (833) 281-0905
 - Phone: (800) 743-8525 / TTD (800) 952-8349
- Extension of deadline to request a hearing - 210 days
- Extended timeline for administrative actions on hearing requests
 - With Medi-Cal eligibility staying active
 - No recoupment if hearing decision is adverse

Example: Renato's Renewal

Renato submitted renewal form in early October and county asked for income proof. Renato has tried calling county but cannot get through.

It's now October 25 and Renato knows his Medi-Cal might end!

Renato can request a hearing to keep his Medi-Cal active until the county processes his renewal.

After Medi-Cal Cutoff - 90-Day Cure Period

- After Medi-Cal ends, beneficiaries have 90 days to return renewal information
- County must accept info. as timely received, and restore Medi-Cal without a gap

Example: Rebeca's Medi-Cal ends on July 1 because she could not turn in proof that her YMCA income stopped.

Rebecca has until end of September to submit sworn statement. County must accept it and restore Medi-Cal.

Special Enrollment Periods & Program Expansions

New Medicare Enrollment Updates!

- Coverage begins month following enrollment
- Special Enrollment Period for Medi-Cal terminations
 - Individuals can choose either **retroactive** to the termination, or
 - the month following enrollment
- Part B Special Enrollment Period for “exceptional circumstances”
 - Avoid the Part B General Enrollment Period and the penalty

Young Adult Age-Outs Continued to 2024

Good news! For immigrants who turned age 26 during COVID, coverage will stay turned on until the 26 - 49 expansion in Jan. 2024

Deprioritization until:

- **January 2024:** renewal month if any household member is 65+ or disabled (non-MAGI)
- **February to May 2024:** renewal months for everybody else!

SB 260: Medi-Cal to Covered California

- Newly ineligible beneficiaries automatically transferred to Covered California coverage
 - Applies: Medi-Cal, MCAP, CCHIP
- Enrolled into the lowest cost silver plan or same managed care plan while on Medi-Cal
- Enrollees can change their plan or opt-out and retain 60-day SEP
- Must confirm selection of plan and pay premium, if required
- Avoids gaps in coverage!

Take Action Today to Keep Medi-Cal

MEDI-CAL BENEFICIARIES

**It's almost
time to renew
your Medi-Cal
coverage.**

Report any changes to your
contact information.



Take Action Today to Keep Medi-Cal

People with Medi-Cal:

- Report contact info. changes to county or Covered CA
- Sign up for account at BenefitsCal.com
- Sign up for alerts at KeepMediCalCoverage.org
- Read outreach mailer arriving February 2023
- Watch mail for renewal in yellow envelope
- Respond to county requests for info. (mail, online, phone, and in person)
- Request State Fair Hearing if needed to keep Medi-Cal

Take Action Today to Keep Medi-Cal

Advocates & assisters:

- Help people with Medi-Cal take action
- Sign up for alerts at [KeepMediCalCoverage.org](https://www.KeepMediCalCoverage.org)
- Sign up to be [Coverage Ambassador](#)
- Use and spread [outreach materials](#) - everywhere!
- Help people renew:
 - Submit info. by phone, online, mail, and in person
 - Request State Fair Hearing if needed
 - After Medi-Cal ends during 90-day period

Remember Medi-Cal Renewal Rights

- Watch out for:
 - Cannot get through county call centers
 - Submit renewal info. but Medi-Cal terminates
 - County does not accept reasonable explanation or sworn statement
 - County asks for asset proofs
- Contact Health Consumer Alliance to report any issues!
 - 888-804-3536
 - www.Healthconsumer.org

Resources & Guidance

MEDI-CAL BENEFICIARIES

**Take action
to keep your
Medi-Cal!**

Watch for an important
renewal letter coming soon.



Health Consumer Alliance

- Call toll-free (888) 804-3536 / TTY (877) 735-2929
- Visit our [“Keep Your Coverage” website](#) for resources
- [NHeLP PHE Unwinding Landing Page](#) -
 - [Comprehensive list](#) of guidance, toolkits, and partner resources
 - [Unwinding Checklist](#)

Resources & Guidance

- [DHCS Operational Unwinding Plan](#)
- [DHCS Eligibility Sequencing Map](#)
- [DHCS ACWDL 22-33](#) (annual renewal rules)
- [DHCS ACWDL 22-13E](#) (auto asset verification)
- [What Happens When COVID-19 Emergency Declarations End? Implications for Coverage, Costs & Access \(Kaiser Family Foundation\)](#)
- [Reasonable Explanation for Income optional form](#)

Questions?

Thank You!

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Stay updated on our webpage!

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