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.
Keeping Medi-Cal When Renewals Restart in 2023

March 1, 2023

David Kane, Western Center on Law & Poverty
Alicia Emanuel, National Health Law Program
Skyler Rosellini, National Health Law Program
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
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

- COVID protections end: March 31, 2023
- Counties start renewals due June 2023
- First Medi-Cal negative actions for renewals due June 2023: April 1, 2023
- July 1, 2023
Timeline for Renewals Due June 2023

- **April 7**: Automatic renewal attempt
- **April 19**: Renewal reminder mailed
- **May 15**: Renewal packet mailed
- **June 2**: Termination notice
- **June 20**: Renewal reminder mailed
- **July 1**: First day of Medi-Cal cutoff
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
“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
Directory of Local County Social Services Offices:

<table>
<thead>
<tr>
<th>County</th>
<th>Phone Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Alameda County</td>
<td>(510) 383-8523, (888) 999-4772</td>
</tr>
<tr>
<td>Alpine County</td>
<td>(530) 694-2235 Ext. 231</td>
</tr>
<tr>
<td>Amador County</td>
<td>(209) 223-6500</td>
</tr>
<tr>
<td>Butte County</td>
<td>(530) 538-7711, (877) 410-8803</td>
</tr>
<tr>
<td>Calaveras County</td>
<td>(209) 754-6448</td>
</tr>
<tr>
<td>Colusa County</td>
<td>(530) 458-0250</td>
</tr>
<tr>
<td>Contra Costa County</td>
<td>(888) 663-3225, New Application (800) 709-8348</td>
</tr>
<tr>
<td>Del Norte County</td>
<td>(707) 464-3191</td>
</tr>
<tr>
<td>El Dorado County</td>
<td>(530) 642-7300</td>
</tr>
<tr>
<td>Fresno County</td>
<td>Automated Assistance (559) 600-1377, Call Center (855) 832-8082</td>
</tr>
<tr>
<td>Glenn County</td>
<td>(530) 934-6514</td>
</tr>
<tr>
<td>Humboldt County</td>
<td>(877) 410-8809</td>
</tr>
<tr>
<td>Imperial County</td>
<td>(760) 337-6800</td>
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<tr>
<td>Inyo County</td>
<td>(760) 872-1354</td>
</tr>
<tr>
<td>Kern County</td>
<td>(877) 410-8812, New Application (861) 631-6807</td>
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<tr>
<td>Kings County</td>
<td>(877) 410-8813</td>
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<tr>
<td>Lake County</td>
<td>(707) 995-4200</td>
</tr>
<tr>
<td>Lassen County</td>
<td>(530) 251-8152</td>
</tr>
<tr>
<td>Los Angeles County</td>
<td>Customer Service Center (866) 613-3777, (877) 597-4777</td>
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<tr>
<td>Madera County</td>
<td>(559) 675-2300</td>
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<tr>
<td>Marin County</td>
<td>(415) 473-3400</td>
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<tr>
<td>Mariposa County</td>
<td>(209) 966-2000, (800) 549-6741</td>
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<tr>
<td>Mendocino County</td>
<td>Fort Bragg Office (707) 962-1000, Toll-Free in Mendocino (877) 327-1677</td>
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<td>Mendocino County</td>
<td>(23) (continued)</td>
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<tr>
<td>Mono County</td>
<td>(760) 932-5600</td>
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<tr>
<td>Napa County</td>
<td>(800) 464-4214, (707) 253-4511</td>
</tr>
<tr>
<td>Nevada County</td>
<td>(888) 809-1340, (530) 265-1340</td>
</tr>
<tr>
<td>Orange County</td>
<td>Automated Assistance (949) 389-8456, (714) 541-4895, (800) 281-9799, (855) 478-5386</td>
</tr>
<tr>
<td>Sacramento County</td>
<td>(916) 445-4800, (800) 549-3145, New Application (800) 709-8348</td>
</tr>
<tr>
<td>San Benito County</td>
<td>(831) 334-7800, (800) 549-6741</td>
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<tr>
<td>San Diego County</td>
<td>(619) 692-7000</td>
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<tr>
<td>San Joaquin County</td>
<td>(209) 945-7200, (888) 327-9111</td>
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<tr>
<td>San Mateo County</td>
<td>(650) 348-3480</td>
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<tr>
<td>Santa Barbara County</td>
<td>(805) 682-4749</td>
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<tr>
<td>Santa Cruz County</td>
<td>(831) 966-4300</td>
</tr>
<tr>
<td>Shasta County</td>
<td>(530) 225-2200</td>
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<tr>
<td>Siskiyou County</td>
<td>(530) 863-3000</td>
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<tr>
<td>Solano County</td>
<td>(707) 545-3400</td>
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<tr>
<td>Sonoma County</td>
<td>(707) 575-2265</td>
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<tr>
<td>Solano County</td>
<td>(707) 545-3400</td>
</tr>
<tr>
<td>Stanislaus County</td>
<td>(209) 526-0215, (707) 545-3400</td>
</tr>
<tr>
<td>Tehama County</td>
<td>(530) 824-2217</td>
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<tr>
<td>Trinity County</td>
<td>(530) 824-2217</td>
</tr>
<tr>
<td>Tuolumne County</td>
<td>(209) 982-3500</td>
</tr>
<tr>
<td>Ventura County</td>
<td>(805) 660-1234</td>
</tr>
<tr>
<td>Yolo County</td>
<td>(530) 674-5000</td>
</tr>
</tbody>
</table>

State of California
Health and Human Services Agency

The information on this list has changed, you may verify the information in the phone directory under the county government listings.
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
Medi-Cal Renewal Form:

Notice date: 
Case number: 
Case name: 
Worker name: 
Worker telephone number:

It’s time to renew benefits for:

Name                  Date of birth

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

Easy ways to give us your form and proof:

Online at or coveredca.com
By mail in the envelope that came with this letter.
By phone to
In person at They are open Monday through Friday, a.m. to p.m.

Questions? Call your local county office at before the due date.
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
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:
  
  \[
  \text{Case file assets} + \text{electronic assets} = \text{below Medi-Cal asset limits}
  \]

- **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!
● 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

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 & assistants:

● Help people with Medi-Cal take action
● Sign up for alerts at 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:
  o Cannot get through county call centers
  o Submit renewal info. but Medi-Cal terminates
  o County does not accept reasonable explanation or sworn statement
  o County asks for asset proofs

● Contact Health Consumer Alliance to report any issues!
  ● 888-804-3536
  ● www.Healthconsumer.org
Resources & Guidance

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)
- Reasonable Explanation for Income optional form
Questions?
Thank You!

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Skyler Rosellini, National Health Law Program
rosellini@healthlaw.org