



## Immigrant Eligibility for Health Care Coverage in California

HR1/OBBBA and the California 2025-26 budget (SB/AB 116) changed health care eligibility for certain immigrants. The table reflects eligibility changes that will be effective by October 1, 2026. Definitions/glossary included below.

Health Insurance Eligibility in CA (effective October 2026)			
Health Coverage	Covered Services	Eligible Groups	Cost Share
<b>Full Scope Medi-Cal</b>	<p>All <u>medically necessary</u> services are covered</p> <p>Including, but not limited to:</p> <ul style="list-style-type: none"> <li>● Primary care and regular check-ups</li> <li>● Specialty care</li> <li>● Mental health care</li> <li>● Pharmacy</li> <li>● Sexual and reproductive health, and family planning services</li> <li>● Prescription tests, medical supplies</li> <li>● In-home support services</li> <li>● Medical transportation</li> <li>● Vision and dental coverage</li> </ul>	<ul style="list-style-type: none"> <li>● <i>All</i> minors (under age 19) regardless of immigration status</li> <li>● <i>All</i> current/former foster youth (under age 26) regardless of immigration status</li> <li>● <i>All</i> pregnant persons regardless of immigration status</li> <li>● U.S. Citizens</li> <li>● LPRs (met or exempt from the 5 year waiting period)</li> <li>● COFA nationals</li> <li>● Certain Cuban and Haitian entrants</li> </ul>	<ul style="list-style-type: none"> <li>● None;</li> <li style="text-align: center;">or</li> <li>● Some individuals may have a Monthly Cost Share or a "Share-of-Cost" (SOC) (i.e. a monthly deductible)</li> </ul>

Health Insurance Eligibility in CA (effective October 2026)			
Health Coverage	Covered Services	Eligible Groups	Cost Share
<p><b>Full Scope Medi-Cal with no Dental</b></p>	<p>All <u>medically necessary</u> services</p> <p>Including, but not limited to:</p> <ul style="list-style-type: none"> <li>• Primary care and regular check-ups</li> <li>• Specialty care</li> <li>• Mental health care</li> <li>• Pharmacy</li> <li>• Sexual and reproductive health, and family planning services</li> <li>• Prescription tests, medical supplies,</li> <li>• Etc., (see list above)</li> <li>• Limited dental coverage (only emergency dental services are covered)</li> </ul>	<ul style="list-style-type: none"> <li>• LPRs (who have not met the 5 year waiting period)</li> <li>• Refugees</li> <li>• Individuals granted asylum</li> <li>• U visa and T visa applicants and holders</li> <li>• VAWA recipients</li> <li>• DACA recipients</li> <li>• PRUCOL categories (e.g. some deferred removal action adults, SIJS, TPS, and others)</li> <li>• All other adults including those without documented status (age 19 and older, who applied before 1/1/2026)</li> </ul>	<ul style="list-style-type: none"> <li>• None; or</li> <li>• Fee for Service Medi-Cal; or</li> <li>• Monthly Cost Share for some enrollees (i.e. monthly deductible);</li> </ul> <p><i>and, starting 2027:</i></p> <ul style="list-style-type: none"> <li>• <i>\$30 monthly premium for all individuals aged 19-59 (starting July 1, 2027). Members with Full Scope Medi-Cal with no Dental will transition to Emergency Medi-Cal if they fail to pay their premium.</i></li> </ul>

Health Insurance Eligibility in CA (effective October 2026)			
Health Coverage	Covered Services	Eligible Groups	Cost Share
<p><b>Restricted (Emergency) Scope Medi-Cal</b></p>	<p><u>Emergency services only</u></p> <p>Which includes coverage for:</p> <ul style="list-style-type: none"> <li>• Emergency care</li> <li>• Pregnancy services</li> <li>• Long-term care</li> <li>• Renal dialysis services</li> <li>• Emergency dental care</li> </ul>	<ul style="list-style-type: none"> <li>• Adults not listed above or those without documented status (19 and older, who applied for Medi-Cal after 1/1/2026)</li> <li>• Certain non-immigrant visa holders (19 and older who applied after 1/1/2026), including: <ul style="list-style-type: none"> <li>• Workers (e.g. H-1B, L-1, TN)</li> <li>• Students (e.g. F-1, M-1, J-1)</li> <li>• Visitors/Tourists (e.g. B-1, B-2)</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• None</li> </ul> <p><i>Note: some urgent services may not be considered "emergency care" and result in a cost to the enrollee. Emergency medical care is explained in the definitions below.</i></p>
<p><b>Medicare</b></p>	<p>All <u>medically necessary</u> services</p> <p><i>Note: Medicare offers limited coverage for dental care, vision, hearing aids, and long-term care</i></p>	<ul style="list-style-type: none"> <li>• U.S. Citizens</li> <li>• LPRs (met or exempt from 5-year waiting period)</li> <li>• COFA nationals</li> <li>• Certain Cuban and Haitian entrants</li> </ul> <p><i>Note: Changes to Medicare immigrant eligibility were effective July 4, 2025. Newly ineligible immigrants enrolled in Medicare will be disenrolled from Medicare in January 2027.</i></p>	<p>Varies, may include:</p> <ul style="list-style-type: none"> <li>• Monthly premium;</li> <li>• Monthly deductible and co-payment; and/or</li> <li>• Co-insurance fees per service.</li> </ul>

Health Insurance Eligibility in CA (effective October 2026)			
Health Coverage	Covered Services	Eligible Groups	Cost Share
<p><b>Covered California</b> <i>(with premium/PTC assistance)</i></p>	<p>All <u>medically necessary</u> services</p>	<ul style="list-style-type: none"> <li>• U.S. Citizens</li> <li>• LPRs (met or exempt from 5-year waiting period)</li> <li>• COFA nationals</li> <li>• Certain Cuban and Haitian entrants</li> </ul>	<p>Varies, may include:</p> <ul style="list-style-type: none"> <li>• Monthly premium;</li> <li>• Monthly deductible and co-payment; and/or</li> <li>• Co-insurance fees per service.</li> </ul>
<p><b>Covered California</b> <i>(without premium/PTC assistance)</i></p>	<ul style="list-style-type: none"> <li>• All <u>medically necessary</u> services</li> </ul>	<ul style="list-style-type: none"> <li>• Lawfully present immigrants, including: <ul style="list-style-type: none"> <li>• LPRs who have not met the 5-year waiting period</li> <li>• Humanitarian visa holders (e.g. refugees, VAWA, U visa, T visa)</li> <li>• Non-immigrant visa holders (e.g. students, workers, tourists)</li> </ul> </li> </ul> <p><i>Note: DACA recipients, undocumented individuals, and other individuals without federally recognized immigration status are NOT eligible to purchase health insurance through Covered California but may be able to get coverage directly from a health insurance company or through their employer.</i></p>	<p>Varies, may include:</p> <ul style="list-style-type: none"> <li>• Monthly premium;</li> <li>• Monthly deductible and co-payment; and/or</li> <li>• Co-insurance fees per service.</li> </ul> <p><i>Note: members will not receive any federal PTC assistance to help pay for monthly premiums.</i></p>

## Definitions

- LPR: Lawful Permanent Resident (LPR) or “green card holder.” After obtaining LPR status, LPRs are subject to a 5-year waiting period before they are eligible for government benefits. However, there are some exceptions to this rule and some LPRs do not need to wait the full 5 years before they qualify for benefits. For example, refugees who become LPRs are exempt from the 5-year waiting period.
- COFA national: Compact of Free Association (COFA) are citizens of either Micronesia, Palau, or the Marshall Islands who are residing in the U.S. or a U.S. territory.
- PRUCOL: This term generally refers to individuals who immigrated into the U.S. whose presence is known by the federal government and the government has chosen not to administer removal proceedings against them (see 22 Cal Code Regs (CCR) § 50301). The acronym stands for persons who are Permanently Residing in the United States Under Color of Law (PRUCOL). Some individuals may claim that their immigration situation makes them PRUCOL and therefore eligible for government benefits like Medi-Cal.
- Pregnancy: Under Medi-Cal rules, a pregnancy is defined as the entire pregnancy and 12-month postpartum period (a 12-month period after birth outcome which includes birth, miscarriage, or termination of the pregnancy).
- Emergency medical services: Emergency conditions are defined in state and federal law. State law describes an emergency as a medical condition with symptoms of high severity that require immediate medical attention or would result in placing the patient's health in serious jeopardy, serious impairment to bodily functions, or serious dysfunction of any bodily organ or part (see [H&S Code § 1317.1](#) and [22 CCR § 97500.73](#)). Federal definitions are similar (see [SSA § 1903\(v\)\(3\)](#)). Patients are encouraged to discuss whether their condition qualifies for emergency care with their doctor or provider.
- Share of cost (SOC): Certain Medi-Cal programs require members to pay a portion of their medical expenses before Medi-Cal coverage steps in. Share of cost operates like a monthly deductible. This cost share will apply to some members who are above the standard Medi-Cal income limit of 138% of the federal poverty limit (FPL). If you have a share of cost, check with your local HCA program to see if you can eliminate or reduce your SOC (HCA contact information is below).
- Premium: Premiums are recurring charges for health insurance coverage. Premiums may apply to Medi-Cal, Medicare, or Covered California coverage. Individuals have to pay these premiums generally every month

regardless of whether they receive health care services. Often, paying premiums is a condition of enrollment and non-payment of premiums may result in a discontinuance of one's health coverage.

- Premium tax credit, PTC/APTC: Premium tax credits or PTCs are government tax subsidies that help eligible households pay their monthly Covered California (aka Marketplace) premiums. PTCs help reduce the amount individuals pay each month for their Covered California plan. Some individuals are not eligible for PTC assistance (see the table above).

**More questions?** Contact the Health Consumer Alliance for free and confidential information about Medi-Cal eligibility and enrollment. For the HCA program in your area, call HCA's statewide toll-free number: **1-888-804-3536**.