



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 1, 2026)					
Immigration Category or Population	Full Scope Medi-Cal	Full Scope Medi-Cal with no Dental	Emergency (Restricted) Medi-Cal	Medicare	Covered California
Pregnant persons <i>regardless of immigration status</i>	Eligible	N/A	N/A	Not eligible	Not eligible
Minors (under 19) <i>regardless of immigration status</i>	Eligible	N/A	N/A	Not eligible	Not eligible
Foster youth and former foster youth (under 26) <i>regardless of immigration status</i>	Eligible	N/A	N/A	Not eligible	Not eligible
U.S. citizens	Eligible	N/A	N/A	Eligible	Eligible

Health Insurance Eligibility in CA (effective October 1, 2026)

Immigration Category or Population	Full Scope Medi-Cal	Full Scope Medi-Cal with no Dental	Emergency (Restricted) Medi-Cal	Medicare	Covered California
LPRs Lawful Permanent Residents LPRs ("green card" holders) <i>who have met the 5-year waiting period</i>	Eligible	N/A	N/A	Eligible	Eligible
LPRs Lawful Permanent Residents LPRs ("green card" holders) <i>who have NOT met the 5-year waiting period</i>	Eligible in the following cases: <ul style="list-style-type: none"> • Pregnancy; • Minors (under 19 years old); or • Foster Youth and Former Foster Youth (under 26) 	Eligible	N/A* ¹	Eligible** ²	Eligible

¹*Starting in July 2027, members enrolled in Full Scope Medi-Cal with no Dental will begin paying monthly premiums for Medi-Cal (\$30/month). Members who fail to pay a monthly premium within 90 days will lose their full scope eligibility and only qualify for Emergency Medi-Cal. Members who are undocumented can re-enroll in Full Scope Medi-Cal with no Dental if they repay all past due premiums within 90 days.

²** In order to be eligible for Medicare, LPRs, Cuban/Haitian entrants and COFA nationals must have the required work credits to qualify for premium-free Part A. LPRs who do not have enough work credits to qualify for premium-free Part A can buy into Part A if they have lived in the U.S. continuously for 5 years. LPRs, COFA, and Cuban/Haitian entrants with the work credits to qualify for premium-free Part A do not face the 5-year length of residency requirement. See Justice In Aging’s guide for more details, <https://justiceinaging.org/older-immigrants-and-medicare/>.

Health Insurance Eligibility in CA (effective October 1, 2026)					
Immigration Category or Population	Full Scope Medi-Cal	Full Scope Medi-Cal with no Dental	Emergency (Restricted) Medi-Cal	Medicare	Covered California
Cuban and Haitian entrants	Eligible	N/A	N/A	Eligible**	Eligible
COFA nationals	Eligible	N/A	N/A	Eligible**	Eligible
Refugees	Eligible	N/A	N/A	Not eligible	Eligible*** ³
Individuals granted asylum	Eligible	N/A	N/A	Not eligible	Eligible***
U visa and T visa holders and applicants	Eligible	N/A	N/A	Not eligible	Eligible***
VAWA recipients	Eligible in the following cases: <ul style="list-style-type: none"> • Pregnancy; • Minors (under 19 years old); or • Foster Youth and Former Foster Youth (under 26) 	Eligible	N/A*	Not eligible	Eligible***

³ ***Individuals under these immigration categories can get health insurance through Covered California—however, they are not eligible for financial support (premium tax credits or “PTCs”) that help reduce their monthly premiums. These individuals are only eligible for Covered California health plans at their full monthly rate, which will likely make this coverage prohibitively expensive or unaffordable.

Health Insurance Eligibility in CA (effective October 1, 2026)

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Special Immigrant Juvenile Status (SIJS)	Eligible in the following cases: <ul style="list-style-type: none"> • Pregnancy; • Minors (under 19 years old); or • Foster Youth and Former Foster Youth (under 26) 	Eligible	N/A*	Not eligible	Eligible***
DACA recipients	Eligible in the following cases: <ul style="list-style-type: none"> • Pregnancy; • Minors (under 19 years old); or • Foster Youth and Former Foster Youth (under 26) 	Eligible	N/A*	Not eligible	Not eligible

Health Insurance Eligibility in CA (effective October 1, 2026)

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PRUCOL categories <i>(see definitions/glossary below)</i>	Eligible in the following cases: <ul style="list-style-type: none"> • Pregnancy; • Minors (under 19 years old); or • Foster Youth and Former Foster Youth (under 26) 	Eligible	N/A*	Not eligible	Not eligible
Certain non-immigrant visa holders: <ul style="list-style-type: none"> • Workers (e.g. H-1B, L-1, TN) • Students (e.g. F-1, M-1, J-1) • Visitors (e.g. B-1, B-2) 	Eligible in the following cases: <ul style="list-style-type: none"> • Pregnancy; • Minors (under 19 years old); or • Foster Youth and Former Foster Youth (under 26) 	Non-immigrant visa holders who applied for full scope Medi-Cal before January 1, 2026.	Newly enrolled non-immigrant who applied for Medi-Cal after January 1, 2026.****4	Not eligible	Eligible***

4 **** Starting in July 2027, adults without documented status enrolled in Full Scope Medi-Cal with no Dental will begin paying monthly premiums for Medi-Cal (\$30/month). Members who fail to pay a monthly premium will transition to Emergency Medi-Cal after 90 days. After 90 days of non-payment of a premium, this transition is permanent for adults without documented status. Individuals without documented status will not be able to re-enroll in Full Scope Medi-Cal with no Dental if they do not repay their past-due premiums within 90 days.

Health Insurance Eligibility in CA (effective October 1, 2026)

Immigration Category or Population	Full Scope Medi-Cal	Full Scope Medi-Cal with no Dental	Emergency (Restricted) Medi-Cal	Medicare	Covered California
Individuals without documented status and not claiming to fit within a category above	Eligible in the following cases: <ul style="list-style-type: none"> • Pregnancy; • Minors (under 19 years old); or • Foster Youth and Former Foster Youth (under 26) 	Adults without documented status who applied for full scope Medi-Cal before January 1, 2026.	Newly enrolled adults without documented status who applied for Medi-Cal after January 1, 2026. ^{****5}	Not eligible	Not eligible

^{5 ****} Starting in July 2027, adults with no documented status enrolled in Full Scope Medi-Cal with no Dental will begin paying monthly premiums for Medi-Cal (\$30/month). Members who fail to pay a monthly premium will transition to Emergency Medi-Cal after 90 days. After 90 days of non-payment of a premium, this transition is permanent for adults without documented status. Individuals without documented status will not be able to re-enroll in Full Scope Medi-Cal with no Dental if they do not repay their past-due premiums within 90 days.

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: Individuals permanently residing in the U.S. under color of law (PRUCOL) is a longstanding California eligibility category which includes several listed statuses as well as a “catch-all” category of persons in the U.S. whose presence is known by immigration authorities and authorities have no immediate plans to remove these individuals from the country (see 22 Cal Code Regs (CCR) § 50301). Medi-Cal applicants are offered the opportunity to check the last “catch-all” PRUCOL category on their application. Counties make a determination of whether the applicant can claim PRUCOL and do not send their immigration information through the federal “SAVE” immigration status verification system (if found eligible, the applicant claiming PRUCOL would enroll in state-funded Full Scope Medi-Cal with no Dental).
- 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**.