Medi-Cal . How does it work?

Medi-Cal

What is Medi-Cal?

Medi-Cal is a comprehensive health insurance program offered in every state known as "Medicaid" and managed by county. Free of charge when within the limits, as well as any service provided.

How do I qualify?

Eligibility is based on **income, household size and assets**. Age isn't a factor either, and anyone who resides in the U.S. can apply. Click HERE for more information on assets.

Medi-Cal calculates income on a monthly basis, and you can refer to the FPL CoveredCA chart (at 138%) to guide you through the limits. For example, a household of 1 should make $1799 or less per month to qualify.

Household Size	% FPL	100%	138%	DHCS monthly 138%
	1	$15,650	$22,025	$1,836
	2	$21,150	$29,864	$2,490
	3	$26,650	$37,702	$3,143
	4	$32,150	$45,540	$3,795
	5	$37,650	$53,379	$4,450
	6	$43,150	$61,217	$5,102
	7	$48,650	$69,056	$5,755
	8	$54,150	$76,894	$6,409
	add'l, add	$5,500	$7,839	$655
		Medi-Cal for Adults		

Part of the 2026 FPL Chart. It gets updated every year.

How do I apply?

The best way to apply and **stay updated** on your case, is by creating an account at **BenefitsCal.com** as the evaluation period can take between 30 and 45 days.

You can also apply by:

- Going to your closest County office
- Online at CoveredCA.com
- Calling 211

Where do I get care?

At any provider that accepts Medi-Cal. This includes private practices, Community Clinics, Federally Qualified Health Centers (FQHC). Some providers may base their ability to see patients on the Medi-Cal plan they chose.

Examples of Community Clinics and FQHCs include:

- Family Health Centers of San Diego
- TruCare Clinics
- San Ysidro Health Center

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Learn more

Medi-Cal

Medi-Cal Plans

When your Medi-Cal gets approved, you have the option to choose a Medi-Cal plan or stay on the Fee-For-Service schedule. **If you don't take action, the county will assign you one.**

The benefits of choosing a plan include a care team that will assist with managing your care and bills. The available plans in San Diego County are:

- **BlueShield Promise**
- **Molina Healthcare**
- **Kaiser Permanente**
- **Community Health Group**

What does it cover?

Medi-Cal's comprehensive coverage includes at **no cost**:

- Medical Care
- Specialists Services
- Dental Care
- Vision Care
- Transportation Services

What if I have other Insurance?

- **If you have Medicare:** You can have both Medi-Cal and Medicare, Medi-Cal will become your **secondary insurance**. As Medicare pays for 80% of your care costs, **Medi-Cal will take care of the remaining 20%**, generally speaking. Medicare created the health plan category: Dual Special Needs plans (D-SNP) designed for people with both Medicare and Medi-Cal, also known as Medi-Medi or **Dual beneficiaries**.
- **If you have insurance through work**: Medi-Cal will become secondary.
- **If you have insurance through CoveredCA:** You can update your income so your case gets evaluated and sent to the county, since you can't have both.

Helpful Links

Apply on BenefitsCal

Find your closest County Office/ Resource Center

Find a provider

https://www.healthcareoptions.dhcs.ca.gov/en
https://www.dhcs.ca.gov/individuals/Pages/MMCDHealthPlanDir.aspx
https://www.coveredca.com/pdfs/FPL-chart.pdf
https://www.dhcs.ca.gov/services/Pages/Medi-Medi-Outreach.aspx
https://www.dhcs.ca.gov/Medi-Cal/Pages/Help/asset-limits-faqs.aspx

An Insurance Agency or Agent/Broker cannot represent Medi-Cal or county programs. If assist in enrollment, and agency or agent cannot assist further as the county provides case workers. An agent cannot speed any process as it is the county's jurisdiction.

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