

Medi-Cal Categories

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Medi-Cal: The Details

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Income-based Medi-Cal

Medi-Cal is a major government-funded health program that helps people with low income.

The simplest way to qualify is if you:

And you are in one of these situations:

- You are 19-64 years old and your family's income is at or below 138% of the Federal Poverty Level (FPL) (\$17,236 for an individual; \$35,535 for a family of four).
- You are a child 18 or younger and your family's income is at or below 266% of FPL (\$68,495 per year for a family of four).
- You are pregnant, and your family's income is at or below 213% of FPL (\$36,018 if you are single and pregnant with your first child, \$54,848 per year for a family of four).

Note: The unborn baby is counted as a member of the pregnant woman's family.

Income-based Medi-Cal counts most types of earned and unearned income you have. However, some income is not counted, including Supplemental Security Income (SSI) benefits and some contributions to retirement accounts. [Learn more about what types of income affect income-based Medi-Cal eligibility.](#)

If you are in these situations, there is no limit to how much money or other resources you have and it does not matter whether or not you have a disability.

Health Coverage Income Limits for Your Family

Medi-Cal for People with Disabilities

People with disabilities have more ways they can qualify for Medi-Cal if they don't meet the standard eligibility rules described above. For example, if you have a disability, you may qualify for Medi-Cal even if you have higher income or are on Medicare. The main additional ways to qualify are:

These ways to qualify are explained here.

Aged & Disabled Federal Poverty Level Medi-Cal (A&D FPL) .

If you are aged or disabled, and are not eligible for SSI, you may be able to get Medi-Cal through the Aged & Disabled Federal Poverty Level (A&D FPL) program. You must:

- Be either aged (65+), or disabled (meet Social Security's definition of disability, even if your disability is blindness)
- Have less than \$2,000 in assets (\$3,000 for a couple). Like SSI, this program does not count all of your assets. Click here for a list of exemptions.
Note: If your disability began before you turned 26, you can open an ABLE account and save up money without having it counted by Medi-Cal. Learn more about ABLE accounts.
- Have less than \$1,271 in countable monthly income for an individual (\$1,720 for a couple).

If you are single and live on your own, follow these steps to figure out if your countable income makes you eligible for A&D FPL Medi-Cal. If you live with others, you should use DB101's Benefits and Work Calculator.

1. Find your total countable income using Social Security's rules.

Your Countable Income:

Note: If you are blind, subtract any money you use for Blind Work Expenses (BWEs) from this amount.

2. Take the number of people in your household who are **not** applying for the A&D FPL program, and use it to figure out your Maintenance Needs Level. Maintenance Needs Levels are listed in the table below. Subtract this amount from your total countable income:

Family Size	MNL
1	\$600

Family Size	MNL
2	\$750
2 adults	\$934
3	\$934
4	\$1,100
5	\$1,259
6	\$1,417
7	\$1,550
8	\$1,692
9	\$1,825
10	\$1959

Family Maintenance Need
Level (MNL)

3. Subtract any health insurance premiums that you pay. These include Medicare, health, vision, and dental insurance premiums.
4. If you are living in a board and care facility, subtract \$315.

The number you get is the amount of monthly income that is counted for the A & D FPL program. *If it is less than \$1,271 for individuals or \$1,720 for a couple, then you qualify for free, full scope Medi-Cal based on A&D FPL rules.*

If it is higher than \$1,271 for individuals, you may qualify for Medi-Cal's Working Disabled Program or ABD-MN Medi-Cal instead.

Aged, Blind, & Disabled Medically Needy Medi-Cal (ABD–MN)

If you cannot qualify for free Medi-Cal or Medi-Cal's Working Disabled Program (described

below), you may be able to get Medi-Cal through the Aged, Blind, & Disabled - Medically Needy (ABD-MN) program. However, you would to pay a share of cost. A share of cost is a certain amount of money you must spend on medical care each month before Medi-Cal begins to pay for services.

A share of cost is usually more expensive than paying a premium

Your ABD-MN Medi-Cal share of cost could be very high. In most cases, it would be cheaper for you to pay a monthly premium for Medi-Cal's Working Disabled Program or even for you to get an individual plan with government subsidies on Covered California. Medi-Cal's Working Disabled Program is described below and you can read more about individual plans in DB101's Buying Health Coverage on Covered California article.

If you are single, you can figure out your share of cost by following the first step for calculating A&D FPL eligibility. After Step 1, take your countable income and subtract the MNL for your family size *including yourself* and also subtract any health, dental, or vision insurance premiums you pay each month. The resulting figure is your share of cost each month. If you get a number that is 0 or less, then you have no share of cost. You only have to pay a share of cost in months when you have medical expenses.

There are good factsheets translated into a several languages about .

Example

You live alone and have \$1,371 per month in countable income and have no other insurance. Your countable income is too high for free Medi-Cal and you don't work, so you can't get Medi-Cal's Working Disabled Program. You qualify for ABD-MN Medi-Cal.

Your share of cost is \$1,371 (your countable income) - \$600 (the Maintenance Needs Level for an individual living alone) = \$771. You will have to pay the first \$771 in medical expenses during the month before Medi-Cal will start covering you.

SSI-Linked Medi-Cal

If you get Supplemental Security Income (SSI), a benefit for people with low income who are aged, blind, or disabled, you get Medi-Cal automatically. You don't have to fill out any additional paperwork. Read DB101's SSI article for more information about whether you qualify for SSI.

Staying on Medi-Cal through SSI 1619(b) if Your SSI Benefits End

If your SSI benefits go to zero because you go back to work, an SSI rule called 1619(b) lets you to keep your Medi-Cal coverage if you:

- Were eligible for SSI benefits for at least 1 month

- Need Medi-Cal coverage to keep working
- Still meet all the other SSI requirements, such as being disabled and having resources below \$2,000, and
- Make less than \$37,706 in gross income per year.

Note: If your earnings are over this limit and you have high medical expenses, you might still qualify for 1619(b). Ask your local Social Security office about the 1619(b) Individualized Earnings Threshold.

For additional information, read the DB101 SSI article, check out Social Security's webpage on 1619(b), or talk to a Benefits Planner.

Note: If you don't qualify for Medi-Cal through 1619(b) because your income is too high, you may qualify for Medi-Cal's Working Disabled Program.

Example

Joe had been getting SSI for several years when his health improved and he decided to go back to work. After he started working, his income increased to \$2,800 per month (\$33,600 annually) causing his monthly SSI benefit to drop to zero.

Even though his income is now higher than the usual income limits for Medi-Cal, he is still eligible for Medi-Cal through 1619(b) because his annual income is less than \$37,706.

After working for a year, Joe got a raise and went over the 1619(b) limit, so he switched to Medi-Cal's Working Disabled Program and paid a small monthly premium so he could keep getting his Medi-Cal coverage.

Medi-Cal's Working Disabled Program

If you are working, disabled, and your income is too high to qualify for free Medi-Cal, Medi-Cal's Working Disabled Program may allow you to get Medi-Cal by paying a small monthly premium. To qualify, you must

1. Meet the medical requirements of Social Security's definition of disability. You don't have to meet the income and work requirements.
2. Be working and earning income. The Medi-Cal regulations do not define what "working" means for this program, and you can qualify if you are working part time. You can use pay-stubs or other written verification from an employer to prove that you're working.

Note: You can remain enrolled in the program if you become unemployed for up to 26 weeks.

3. Have assets worth less than \$2,000 for an individual (\$3,000 for a couple). The same asset exclusions apply for this program as for A&D FPL Medi-Cal except for a couple of major differences:
 - Retirement funds like a 401(k) or Individual Retirement Account (IRA) are not counted as assets for this program.
 - If you are enrolled in the program, you can save earnings in a separate bank account and this money will not count against the program's resource limit. There is no limit to how much of your earnings you can save this way and still remain eligible for Medi-Cal.
 - Note: If you ever need to qualify for a different Medi-Cal program that has a resource limit, the earnings you saved in this account while on WDP will not be counted as resources.
 - Note: If your disability began before you turned 26, you can open an [ABLE account](#) and save up money without having it counted by Medi-Cal. [Learn more about ABLE accounts.](#)
4. Have countable income less than 250% of the Federal Poverty Level (\$2,602 per month for individuals and \$3,523 for couples).
 - Keep in mind that these are **countable** income limits, which is your gross income minus certain deductions. Your gross income can be much higher than your countable income. For example, an individual with no [unearned income](#) can make \$63,492 a year in gross income and still be eligible for this program.
 - Disability income does **not** count for the WDP program. This means that SSDI, Worker's Compensation, California State Disability Insurance, and any federal, state, or private disability benefits are not considered as income for this program.
 - Note: If you got SSDI before you reached retirement age and now your SSDI benefits have been converted to Social Security retirement benefits, they will not be counted as income either.
5. Have countable **unearned** income less than the appropriate SSI/SSP benefit rate. Again, disability income doesn't count.

If you are single and live on your own, you can use the tool below to help figure out your countable income. Remember not to list any money you get from disability benefits as unearned income. Compare the results to the WDP income limit (\$2,602 per month for individuals) to see if you're eligible. If you live with others, you should use DB101's [Benefits and Work Calculator](#) instead, since the calculation requires more information about their income.

Your Countable Income:

The premium you pay for WDP coverage depends on your countable income and family situation. It can range from \$20 to \$250 for an individual, or \$30 to \$375 for couples. Use the

[Medi-Cal for the Working Disabled Calculator](#) to get an idea of whether you'd qualify for this program and what your premium would be.

For more information Medi-Cal's Working Disabled Program, contact your local [county social services agency](#).

Compare with private plans on Covered California

Depending on your situation, individual health plans on [Covered California](#) might make more sense than Medi-Cal's Working Disabled Program or ABD-MN Medi-Cal (described [above](#)). Here are a few examples:

- If your resources are too high for Medi-Cal's Working Disabled Program and your income is too high for other forms of Medi-Cal, you may be able to get government help paying for an individual plan on Covered California instead.
- There may be situations where an individual plan on Covered California has a lower premium than your Medi-Cal's Working Disabled Program if you qualify to get government help with your premium.
- Some immigrants don't qualify for Medi-Cal's Working Disabled Program, but do qualify for government help paying for a private insurance plan.

See DB101's article about [Buying Coverage on Covered California](#) to learn more.

Income-Based

Must have: Low to moderate income

Income Limits: 138% of FPL for adults 19-64 years old. 266% of FPL for children 18 and under. 213% of FPL for pregnant women.

How Income is Counted: All earned and unearned income is counted based on IRS rules for adjusted gross income. No income is disregarded.

Countable Assets Limits: No asset limit

Cost of Benefit: Free

Benefit: Full-scope Medi-Cal

Aged & Disabled Federal Poverty Level

Must Meet SSI's definition of: Age or disability

Income Limits: Countable Income less than \$1,271 for individual, \$1,720 for couples

How Income is Counted: SSI's countable income calculation - MNA for number of household members not applying – health, vision, and dental insurance premiums

Countable Assets Limits: Up to \$2,000 for Individual, \$3,000 for couples

Cost of Benefit: Free

Benefit: Full-scope Medi-Cal

SSI-Linked

Must Meet SSI's definition of: Age, blindness, or disability

Income Limits: Gross Income Less than SGA (\$1,220 for individual, \$2,040 if blind). Countable income less than the SSI/SSP benefit amount for your living situation

How Income is Counted: SSI's countable income calculation

Countable Assets Limits: Up to \$2,000 for individual, \$3,000 for couples

Cost of Benefit: Free

Benefit: Full-scope Medi-Cal

Medi-Cal's Working Disabled Program

Must Meet SSI's definition of: Disability

Income Limits: Countable Income less than 250% of the Federal Poverty Level (\$2,602 per month for individuals, \$3,523 for couples)

How Income is Counted: SSI's countable income calculation, but any disability income is not considered income

Countable Assets Limits: Up to \$2,000 for Individual, \$3,000 for couples; money in retirement accounts is not considered as an asset

Cost of Benefit: Sliding scale premium

Benefit: Full-scope Medi-Cal

Aged, Blind & Disabled - Medically Needy

Must Meet SSI's definition of: Age, blindness, or disability

Income Limits: No income limit, but your countable income determines your share of cost

How Income is Counted: SSI's countable income calculation - MNA for number of people in household, including the applicant – health, vision, and dental insurance premiums

Countable Assets Limits: Up to \$2,000 for individuals, \$3,000 for couples, with an additional \$150 per additional family member

Benefit: Full-scope Medi-Cal

Medi-Cal Eligibility Categories Summary

It is important to remember that these are just some of the many ways to get Medi-Cal. To learn about other eligibility categories, you can visit a [Benefits Planner](#) or talk to a Medi-Cal eligibility worker at your local [county social services agency](#).