



## Medi-Cal: How it Works with Medicare

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Medicare is administered by the Social Security Administration (SSA). Medi-Cal eligibility staff cannot enroll people in Medicare or answer Medicare questions; call the SSA. Another resource is HICAP (Health Insurance Counseling and Advocacy Program); call 707-442-3763 for free, one-on-one Medicare counseling.

### What is Medicare?

Medicare is the federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).

Medicare Part A (Hospital Insurance) covers inpatient hospital stays, care in a skilled nursing facility for a limited period, hospice care, and some home health care.

Medicare Part B (Medical Insurance) covers certain doctors' services, outpatient care, medical supplies, and preventive services.

Medicare Part C (Medicare Advantage Plans) is a type of Medicare health plan offered by a private company that contracts with Medicare to provide you with all your Part A and Part B benefits. There is little Part C activity in Humboldt.

Medicare Part D (prescription drug coverage) is prescription drug coverage. Plans are offered by insurance companies and other private companies approved by Medicare.

### Questions about Medicare, Medi-Cal and CalFresh

#### Can a person have both Medicare and Medi-Cal?

Yes. Sometimes that's called "Medi-Medi", or "dual eligible." Medicare is billed first for services and Medi-Cal is billed last. Medical providers are familiar with "Medi-Medis."

#### What is the Medicare Part D Low Income Subsidy (LIS)?

The low-income subsidy helps pay for some of Part D prescription drug plan costs. A person with both Medicare and full Medi-Cal benefits (no share of cost) receives the low-income subsidy automatically. A customer with Medi-Cal with a share of cost (SOC) *may* qualify for LIS. Factors include meeting SOC the prior year, and income. Medicare Savings Programs (MSPs) recipients (see next page) get the LIS automatically.

#### Can a customer go with Medi-Cal only and opt out of Medicare?

Medi-Cal requires people eligible for Medicare to enroll in Medicare. If cost is a concern, the Medicare Savings Programs may be a solution.

#### Does Medi-Cal not cover prescriptions? Why Part D?

Medi-Cal does not pay for most prescriptions for Medicare recipients. Medicare recipients need to enroll in a Part D program for prescription coverage.

#### Does Medicare affect CalFresh?

Mostly no. Part of the cost of premiums may be allowable as a deduction in CalFresh budgeting.

There are four Medi-Cal programs that pay for Medicare premiums, copayments, or deductibles. These programs are known as Medicare *Savings Programs*, Medicare *Premium Payment Programs*, or Medicare *Buy-Ins*.

Once they start receiving Medicare, SSI/SSP recipients are auto-enrolled and their Medicare Savings Programs are handled by SSA. All other potentially eligible Medicare recipients will be evaluated for any potential programs when they apply for Medi-Cal.

The Qualified Medicare Beneficiary (QMB) program pays for Medicare Part A and Part B premiums, coinsurance and deductibles. To qualify, an individual must:

- Be eligible for Medicare Part A and Part B
- Have countable income at or below 100% of the Federal Poverty Level (FPL)
- Meet Medi-Cal requirements besides income.

The Specified Low-Income Medicare Beneficiary (SLMB) program pays for Medicare Part B premiums. To qualify, an individual must:

- Be eligible for Medicare Part A and Part B
- Have countable income at or below 120% of FPL.
- Meet Medi-Cal requirements besides income.

The Qualified Individual-1 (QI-1) program pays for Medicare Part B premiums. To qualify, an individual must:

- Be eligible for Medicare Part B
- Have countable income that is higher than 120% of FPL, but at or below 135% of FPL.
- Meet Medi-Cal requirements besides income.

The Qualified Disabled Working Individual (QDWI) program pays for Medicare Part A premiums. The QDWI program is for Social Security Disability Insurance (SSDI) beneficiaries who lose their SSDI and Medicare benefits due to earnings. To qualify, an individual must:

- Be less than 65 years old, still be disabled, and still be eligible for Medicare under a work incentive program.
- Have countable income at or below 200% of FPL.
- Not be eligible for Medi-Cal

### Medicare Savings Programs 2026 Monthly Income Limits

<b>Program</b>	<b>FPL</b>	<b>Single</b>	<b>Couple</b>
<b>QMB</b>	100%	\$1,330	\$1,804
<b>SLMB</b>	120%	\$1,596	\$2,165
<b>QI-1</b>	135%	\$1,796	\$2,436
<b>QDWI</b>	200%	\$2,610	\$3,526