



CalFresh & Medi-Cal: Native Americans and Reservations

CalFresh

CalFresh program rules are affected by whether a household is living on a Native American Reservation, not whether the household has Native American members.

Commodities/Food Distribution Program

Households may not participate in the Food Distribution Program on Native American Reservations and CalFresh in the same month. Households may transfer from one program to the other at any time, subject to timely noticing requirements. Eligibility Specialists (ES) will ask households living on Native American Reservations if they are participating in the Food Distribution Program.

The most common Food Distribution Programs in our community are Hoopa Commodities and Yurok Commodities. The program is often known as “Commodities” and sometimes as “Commods.” USDA Commodities distributed through food banks are not the same and do NOT affect CalFresh participation. Only the commodities distributed through the Food Distribution Program on Native American Reservations affect CalFresh eligibility.

Recertifications

Households living on Native American Reservations have a two-year certification period, rather than one year. This rule is based upon living on a reservation, not tribal status. The ES will ask about this living arrangement to make sure the certification is extended.

Income and Resources of Native Americans

For per capita, the first \$2,000 per person per year is exempt for CalFresh. Additionally, gaming distributions are countable after the first \$2,000 per year is excluded. If the household receives less than \$2,000 per year, no gaming funds are counted for that household.

CalFresh requires that all income must be reported and then it is exempted if it is appropriate. Knowing the source of the funds received is very helpful in assisting ES in knowing if they can exempt the income for the CalFresh benefit determination. This can help reduce the verifications requested.

CalFresh Application Assistance in the Community

Community Based Organizations sometimes have CalFresh application assisters to help with application submission and completion, as well as ongoing benefit retention. In Humboldt County there are CalFresh application assisters located at United Indian Health Services, as well as at Family Resource Centers located throughout the county schools. DHHS - Social Services has a remote office in Hoopa at the K'ima:w Medical Center campus located at 1200 Airport Road.

Medi-Cal and Health Care Coverage through Covered California

Medi-Cal program rules are affected by whether the household has members of a federally recognized tribe, not whether a household is living on a Native American Reservation.

Medi-Cal Premiums for Children

Some Medi-Cal programs for children have premiums. Native American children are exempt from premium payments. Proof of tribal enrollment is required for these fees to be waived. If someone would like to inquire about this, they should contact the Eureka Call Center to speak with an ES.

Individual Mandate

Native Americans are not required to purchase health insurance or otherwise be able to provide proof of coverage. There will be no penalty for Native Americans who do not have health insurance.

Open Enrollment

A person must enroll in Covered California subsidized insurance plans during open enrollment (generally November to January) or during special enrollment periods, such as when there is a life change event like a move or a marriage. Native Americans have special status and can buy or change plans through Covered California at any time.

Medi-Cal Managed Care

Most people are automatically enrolled in Medi-Cal managed care. Native Americans or household members who are eligible for and choose to receive healthcare services through an Indian Health Services facility can opt out.

Cost Sharing Exemptions

Native Americans and Alaska Natives who earn less than 300% of the Federal Poverty Level will not have to pay certain out-of-pocket costs, such as co-pays, if they buy their insurance through Covered California.

More information on the Affordable Care Act and how it affects Native Americans is available from Covered California at CoveredCA.com and 1-800-300-1506, as well as the Federal Indian Health Services website www.ihs.gov/aca.

Income and Resources of Native Americans for Medi-Cal

Per capita income distributions are exempt for Medi-Cal. Additionally, only the taxable portion of gaming distributions are counted. For some Medi-Cal programs income can be electronically verified; for others, paper verification will be needed. Distribution letters can be very helpful. For Property, real property held in trust, subject to Federal restrictions, or located on a reservation is exempt.