



CalFresh & Medi-Cal: The Elderly & Persons with Disabilities

CalFresh

CalFresh has some special rules for those who are 60 and older or disabled. There is no special application needed. It is true that depending on income some receive lower allotments. However, CalFresh does not need to be spent monthly; the benefits can accumulate on the customer's EBT card. Also, with the CalFresh Market Match at Farmers' Markets, CalFresh dollars go further than ever.

Income Limits

In CalFresh, there is a "gross income test" and a "net income test." The elderly and persons with disabilities must still pass the net income test, however they are not subject to a gross income test. This means that income isn't evaluated until after all allowable expenses are considered.

Property Limits

Currently, CalFresh households do not have to meet an asset test if household income is 200% of the Federal Poverty level (FPL) or less.

Recertifications

Many households with an elderly or disabled member can get two year certification periods, versus one year. Some households may even have three years if all household members are elderly, disabled and have no earned income. Currently, these households may even choose to complete the process entirely by mail and avoid an interview.

Medical Expenses

If the elderly or disabled member has medical expenses in excess of \$35 a month, the household may be able to deduct it from their income.

Allowable expenses include:

- Prescribed eye glasses
- Hearing aids
- Dentures
- Medicare premiums
- Travel out of the area for medical appointments
- Out of pocket cost on prescribed drugs
- Contact lens supplies
- Medical/dental care (not covered by insurance)
- Service Animal maintenance costs

If a Medi-Cal share of cost is met and it's known before the fact or is routinely met, it can be allowed as an expense. There are additional allowable expenses. Call and ask the Social Services office if you have questions.

Medi-Cal

In Medi-Cal, aged is defined as 65 and older. Disability refers to long-term disability, the most common example is people who receive Social Security Disability Benefits.

Many Medi-Cal Rules are Simpler Under the Affordable Care Act

A person can complete an application and interview in one phone call. Some rules for the elderly and people with disabilities have not changed. Why? The Affordable Care Act expanded coverage to those without health insurance, and people with Medicare have health insurance. However, there are many favorable budgeting rules for households with aged members and members with disabilities.

Property Limits

For most customers who are 65 and older or have long-term disability status, asset information and verification of value will be required for eligibility starting January 1, 2026. The asset limits for cases where property is considered starts at \$130,000 for a one-person household and increases for each additional person in the home. Not all property is counted and assets such as the home a customer lives in or plans to return to if released from a care home or nursing facility are exempt. Eligibility staff will exempt all property allowable, and the best way to help is by making sure all assets are reported.

Medicare Savings Programs (MSP)

MSP help those with Medicare pay all or some of the costs of Medicare Part A and Part B premiums, deductibles and co-payments. MSP have varying income limits and benefits. If a person with Medicare turns in a Medi-Cal application, it will be reviewed for MSP. A customer can also ask for a simplified application for MSP coverage only. Ask for the MSP Info Sheet or call for more information.

In-Home Support Services (IHSS)

The IHSS program will help pay for services provided so people can remain safely in their own homes. IHSS is considered an alternative to out-of-home care, such as nursing homes or board and care facilities.

The types of services which can be authorized through IHSS include house cleaning, meal preparation, laundry, grocery shopping, personal care services (such as grooming), accompaniment to medical appointments and protective supervision for the mentally impaired. A Medi-Cal eligibility determination is a requirement for IHSS.

Other Information

Supplemental Security Income (SSI) & State Supplementary Payments (SSP)

In California, some elderly persons and persons with disabilities receive SSI/SSP from the Social Security Administration. As of June 1, 2019, SSI/SSP recipients can receive CalFresh benefits in California. Their SSI/SSP benefit payment will count in the budget for benefit determination. SSI/SSP recipients receive Medi-Cal automatically through Social Security and do not have to apply separately for benefits.