



CalFresh: Adding Health Care Coverage

Many partners work with community members to enroll in CalFresh. Some community members don't know about current health care coverage options or may even be reluctant to apply for health care coverage benefits. Social Services works to ensure customers get all the benefits they are eligible for.

Why Apply for Health Care Coverage?

- Everyone needs access to affordable health care for health and wellness, peace of mind, and financial security.
- Preventative care improves the quality of life.
- If there's an accident or illness, it is reassuring to know health care is covered. Dealing with coverage at the time of illness can be stressful.
- The Affordable Care Act (ACA) requires everyone to have health insurance coverage; it is sometimes referred to as the "individual mandate."
- There are affordable options now. Almost everybody is eligible for something.
 - It's very likely a person eligible for CalFresh is also eligible for Medi-Cal.
 - Most Medi-Cal eligibility is now income based.
 - The income limit for most adults is 138% of the Federal Poverty Level (FPL). See back page.
 - The income limit for children is 266% of the FPL.
 - Some people with higher income can also be eligible to no cost Medi-Cal.
 - Medicare Savings Programs (MSP) can assist Medicare recipients with Medicare premiums. Even if Medicare is covering the health care coverage needs just fine, an MSP can put extra money back into the pockets of seniors or persons with disabilities.
- Citizenship or immigration status does not affect eligibility.
 - All individuals are potentially eligible for Medi-Cal regardless of immigration or citizenship status, however, those 19 and older without satisfactory citizenship status may be limited to restricted scope or emergency services only.

What Happens When the Customer Applies?

If a customer is applying for CalFresh, it's easy to add the request for health care coverage at the same time, and it will only require a couple of extra questions. All customers applying for CalFresh are encouraged to apply for Medi-Cal if they don't have other health care coverage. Additional documentation may be needed for certain Medi-Cal applicants, such as verification of asset values.

A customer doesn't need to decide which health care coverage program to apply for. One application does it all.

All customers are evaluated for Medi-Cal under simpler rules introduced by the ACA. If some family members aren't eligible for Medi-Cal, the customer is evaluated for subsidized insurance through Covered CA. If the customer does not qualify for ACA Medi-Cal or subsidized insurance, the eligibility specialist will check eligibility for other programs, such as "old" Medi-Cal or the County Medical Services Program (CMSP).

Responding to Questions and Concerns

I want the subsidized good insurance, not Medi-Cal. Can I get the good program?

Medi-Cal is a *great* program. There are many free programs, and the coverage is very good. The Affordable Care Act strengthened Medi-Cal to be even better and serve more people.

I don't want welfare.

Medi-Cal isn't "welfare." Medi-Cal is a public health insurance program which provides health care services for many people in California, including over one third of Humboldt residents.

If I don't get free Medi-Cal, there is no way I can pay for insurance, no matter how low it is.

A person working full time at minimum wage (\$16 an hour) could get insurance for as little as \$88 a month in premiums. The cost of a fractured rib can easily be over \$10,000.

What is going to be covered?

Whichever program you are enrolled in, full information about what is and is not covered will be sent to you. Also, your current doctor's office may be familiar with the coverage offered. Medi-Cal provides some limited vision and dental coverage.

I have income from a source I can't verify; I won't be eligible.

Social Services does not report income to the IRS or other sources. Talk to an eligibility specialist; many people who thought they couldn't verify their income can be eligible. Under-the-table income does not necessarily disqualify you from Medi-Cal coverage.

Monthly Income Levels: Eligibility for Health Care Coverage Programs Under Affordable Care Act 2022 Federal Poverty Level Chart- Effective April 1, 2026

Number of people in household	Monthly income of up to 100% of the Federal Poverty level (FPL)	Up to 138% FPL	Up to 266% FPL	Up to 600% FPL
1	\$1,330	\$1,836	\$3,538	\$7,980
2	1,804	2,490	4,799	10,824
3	2,277	3,143	6,057	13,662
4	2,750	3,795	7,315	16,500
5	3,224	4,450	8,576	19,344

Monthly income under 138% of the Federal Poverty level (FPL)	Between 139% and 266% FPL	Between 139% and 600% FPL
Medi-Cal Coverage for most Adults, Children, Families	Medi-Cal coverage for most <u>children</u> through age 18	Possible Subsidized Insurance through Covered CA

Income levels are based on "Modified Adjusted Gross Income" on tax return. MAGI eff 01/01/2026, Medicare Savings Programs eff 03/01/2026, Non-MAGI eff 04/01/2026