



IHSS Task Force

Medi-Cal Expansion: Sample Scenarios for Older Adults and People with Disabilities

1. **Megan** is 63 years old. Her income is just within the Medi-Cal Expansion limits, and she does have some assets. At this time, she doesn't need any long-term services and supports (LTSS).
 - a. **The good news:** She will be eligible to receive Medi-Cal through the Expansion. There is no asset limit, so she doesn't need to worry about spending down.
 - b. **The bad news:** Megan needs to prepare for the change in the eligibility rules that will apply to her when she turns 65. When she turns 65, she will have to choose whether to:
 - i. Spend down her assets to comply with the asset limit that applies to seniors, and also pay a Share of Cost (SOC) to continue to receive Medi-Cal services;
 - ii. Drop her Medi-Cal coverage and just be on Medicare (for which she will need to pay premiums and portions of the costs of office visits); or
 - iii. Purchase insurance coverage through Covered California

2. **Diana** is 40 years old. Her income is just within the Medi-Cal Expansion limits, and she does have some assets. At this time, she doesn't need LTSS.
 - a. **The good news:** She will be eligible to receive Medi-Cal through the Expansion. There is no asset limit, so she doesn't need to worry about spending down.
 - b. **The bad news:** At age 41, Diana develops a disability and now needs LTSS. We don't know yet whether she will be able to get LTSS services through the Expansion program, or whether she will have to re-apply for traditional Medi-Cal to get LTSS. Either way, she will likely have to spend down her assets to meet the \$2,000 asset test.

3. **Marie** is 66 years old, and is starting to need LTSS in the form of home care. The IHSS program tells her that her income would result in a \$1,000 per month share of cost for Medi-Cal, which she cannot afford on top of her rent and other expenses. She also has \$3,500 in assets, so she would need to spend down those assets to become eligible for Medi-Cal. She is hoping that the Affordable Care Act will make Medi-Cal and IHSS available to her.
 - a. **The bad news:** Income and asset limit rules will not change for seniors under the Affordable Care Act, so she still cannot afford Medi-Cal and IHSS.

4. **James** is 55 years old, has a disability, and currently receives Medi-Cal with a \$500 per month share of cost (SOC). He doesn't need any LTSS at this time. He is wondering if the Affordable Care Act will eliminate his share of cost.
 - a. **The good news:** People who are not yet 65 and currently have Medi-Cal with a SOC may be eligible for the Medi-Cal Expansion program, where higher income limits could make them eligible with no SOC. Recent federal regulations indicate this will be true for many people.
 - b. **The bad news:** The federal government has not yet provided guidance on how individuals who currently have a SOC will be evaluated for eligibility in the Medi-Cal expansion. James will have to wait until that guidance is provided before he can be sure how to request such a redetermination.