

# Medicaid, Medi-Cal, and CHIP

## Health Insurance Options For Low-Income Households

### 1 What is Medicaid and Medi-Cal?

#### Medicaid

Medicaid offers government-funded health insurance to those at or below the poverty line nationwide. Qualifying households pay no/lower premiums, deductibles, and copays compared to private plans.

Medicaid benefits vary by state but many benefits like hospital, physician, and even transportation services, are required to be covered nationwide.

#### Medi-Cal

Medi-Cal is the name for California's Medicaid program and extends eligibility to households within 138% of the poverty line.

✧ You will have a managed care health plan with specific in-network providers/locations under Medi-Cal. Plan options vary by county, so be sure to notify your old or new county office if you move.

### 2 Do I Qualify For Medi-Cal?

#### Residency Status

Currently, to receive full Medi-Cal benefits, you must be a citizen, U.S. national, or an undocumented immigrant who is under 26, over 50, or is a DACA recipient. However, beginning in 2024, all undocumented immigrants will be eligible regardless of age.

#### Income Requirements

In 2023, a 1-person household would need a yearly income of \$18,755 or less to qualify for Medi-Cal. For a 4-person household, the income limit is \$38,295.

#### Exceptions

- If you are pregnant, blind, disabled, a temporary refugee, under the age of 21, or over 65, you may still qualify despite exceeding income limits.
- If you are enrolled in one of these programs, you can also qualify: CalFresh, SSI/SSP, CalWorks (AFDC), Refugee Assistance, Foster Care or Adoption Assistance Program

### 3 What is CHIP?

The Children's Health Insurance Plan (CHIP) provides low-cost health coverage to children in low-to-moderate income households, but earn too much to qualify for Medicaid.

Qualifying households pay no/lower premiums, deductibles, and copays compared to private plans. In some states, CHIP also covers health services for pregnant women.

### 4 Do I Qualify For CHIP?

Each state has its own requirements for qualification. However, if you apply for Medicaid, you can find out if your child qualifies for CHIP.

### 5 How Do I Apply?

- **Option 1**  
Fill out an application online at <https://www.coveredca.com/apply/>.
- **Option 2**  
Call 1-800-318-2596 for more information and ways to apply.

After filling out an application, a representative will contact you about your application. If your income is too high for Medi-Cal, you will also find out if you qualify for any Covered California "premium assistance" plans that can be lower in cost.

#### Sources:

- 1 [HealthforCalifornia.com](http://HealthforCalifornia.com)
- 2 [Department for Health Care Services, www.dchs.ca.gov](http://Department for Health Care Services, www.dchs.ca.gov)
- 3 [Covered California, www.coveredca.com](http://Covered California, www.coveredca.com)
- 4 [www.HealthCare.gov](http://www.HealthCare.gov)