



State Resources for Seniors in California

Many seniors face high costs for their medical care and prescription drug coverage, and finding the funds to pay for these health care expenses can be stressful. We created this guide covering all of the available health insurance and prescription drug coverage programs in your state so you can take care of your health without worrying about the cost. Included in the guide are the benefits details, eligibility requirements, and application processes for available health insurance and prescription drug coverage programs for seniors in your state.

Health Insurance & Prescription Drug Coverage for Seniors

Medicaid

Medi-Cal is a public health insurance program that gives eligible participants access to free or low-cost medical services. It covers a variety of medically necessary services, including prescription drugs, doctor visits, dental care, mental health services and transportation to medical appointments.

How to Apply

To apply for Medi-Cal online, visit the Covered California website, open an account and complete the Single Streamlined Application. You can also print the application and mail it in, apply by telephone or get in-person help with your application. To use these alternative application methods, contact your local county Social Services office.

Eligibility

Medi-Cal eligibility is based on your age, disability status and financial circumstances. You may qualify if you meet at least one of the following requirements:

- You're aged 65 or older.
- You're blind or have a disability.
- You live in a nursing home or intermediate care home.

The asset limits for Medi-Cal have been set at \$2,000 for individuals and \$3,000 for married couples; however, the California Department of Health Care Services is phasing out these limits. Starting on July 1, 2022, the limit for individuals will be \$130,000, while the limit for married couples will be \$195,000. The limits will be eliminated completely by July 1, 2024.

Medi-Cal also has income limits, which are based on the federal poverty guidelines. The limit depends on how many people live in your household. If your income is over the limit for no-cost Medi-Cal, you may qualify for Medi-Cal with a share of cost.

Effective Date	Asset Limit: Individual
1	\$1,564
2	\$2,106
3	\$2,650
4	\$3,192
5	\$3,735

*Income limits for the Medi-Cal Aged, Blind and Disabled program are set at 138% of the Federal Poverty Level. For each additional household member, the limit increases by \$544.

Medicare

Original Medicare consists of Part A, which covers services provided on an inpatient basis, and Part B, which covers outpatient services. For example, Part A covers nursing care provided during a hospital stay, while Part B covers things like doctor visits and durable medical equipment.

How to Apply

To apply for Medicare online, visit the Social Security Administration website and fill out the form. You can also apply by telephone or in person. Call (800) 772-1213 to speak with a representative or use the online locator to find a Social Security office near you.

Eligibility

To receive Medicare benefits, you must be at least 65 years old or have a qualifying disability or end-stage renal disease. Everyone pays a premium for Part B, but you may qualify for premium-free Part A coverage if you or your spouse worked and paid Medicare taxes for at least 10 years.

Medicare Advantage

Original Medicare is managed by the federal government, but Medicare Advantage Plans are sold by private insurance companies. Each plan must offer at least the same amount of coverage as Original Medicare, but many insurers offer extra benefits to make their plans more attractive to consumers.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to compare Medicare Advantage Plans in your state. When you're ready to enroll, call (800) 633-4227 or contact the plan provider directly.

Eligibility

If you're eligible for Original Medicare, you are likely eligible for Medicare Advantage; however, confirm eligibility requirements with the plan provider.

Medicare Part D

Original Medicare doesn't cover most prescription drugs, so you may want to enroll in Medicare Part D, a supplemental plan that pays for a wide range of medications. Each plan has a formulary that explains how much coverage is provided for each type of drug. Most Medicare Advantage Plans include prescription drug coverage, and you can't enroll in Medicare Part D if you have a Medicare Advantage Plan that pays for prescription medications.

How to Apply

Use the Find a Medicare Plan tool on Medicare.gov to find a plan that meets your needs. When you're ready to enroll, contact the plan directly for instructions on applying for coverage.

Eligibility

To qualify for Medicare Part D, you must be enrolled in Medicare Part A and Medicare Part B (Original Medicare) or one of the few Medicare Advantage Plans that doesn't cover prescription drugs.

Medicare Savings Programs

California has several Medicare Savings Programs to make it easier for participants to pay their Medicare deductibles, copays and other out-of-pocket costs.

- **Qualified Medicare Beneficiary Program:** This MSP helps pay for Medicare Part A/Part B premiums, Part A/Part B deductibles and Part A/Part B coinsurance.
- **Specified Low-Income Medicare Beneficiary:** The SLMB program helps pay Medicare Part B premiums.
- **Qualified Individual:** The QI program also helps participants pay their Medicare Part B premiums, but it has higher income limits than the QMB and SLMB programs.

- **Qualified Disabled Working Individual:** This MSP pays Medicare Part A premiums for participants who lost their Medicare and Social Security disability benefits because they returned to work and earned more than the allowable limit.

How to Apply

To apply for the QMB, SLMB or QI program, download the application from the Department of Health Care Services website. After you fill it out, mail it to your county Social Services agency. You can find contact information for each agency on the last three pages of the application. To apply for the QDWI program, visit your local Department of Social Services office.

Eligibility

Program	Income Limits	Asset Limits	Additional Eligibility Requirements
Qualified Medicare Beneficiary	\$1,133 per month for single applicants	\$7,970 for single applicants	Eligible for Medicare Part A and Medicare Part B; California resident; U.S. citizen or lawful immigrant
	\$1,526 per month for married applicants	\$11,960 for married applicants	
Specified Low-Income Medicare Beneficiary	\$1,360 per month for single applicants	\$7,970 for single applicants	Eligible for Medicare Part A and Medicare Part B; California resident; U.S. citizen or lawful immigrant
	\$1,832 per month for married applicants	\$11,960 for married applicants	
Qualified Individual	\$1,530 per month for single applicants	\$7,970 for single applicants	Eligible for Medicare Part A and Medicare Part B; California resident; U.S. citizen or lawful immigrant
	\$2,061 per month for married applicants	\$11,960 for married applicants	
Qualified Disabled Working Individual	\$2,266 per month for single applicants	\$7,970 for single applicants	Under age 65; eligible for Medicare Part A; California resident; U.S. citizen or lawful immigrant
	\$3,052 per month for married applicants	\$11,960 for married applicants	