

Medi-Cal Program for Aged and Disabled Persons

<p>Non-Financial Eligibility Requirements</p>	<p>This program provides Medi-Cal with no share of cost to over 150,000 low-income aged <u>OR</u> disabled persons. Blind persons must have a disability determination to qualify.</p> <p><u>Aged</u> or <u>Disabled</u>: To qualify as aged, you must be 65 years of age or older. To qualify as disabled, you must be an adult or child who can show that:</p> <ul style="list-style-type: none"> ◆ You would get Supplemental Security Income (SSI) disability benefits if your income (or income attributed to you from a spouse or parent if you are under 18 years) were lower. In other words, you must show that you cannot work (or that you meet the SSI child disability rules) because of some physical or mental impairment expected to result in death or last at least 12 straight months or: ◆ You get Social Security Disability Income (SSDI) benefits or other Social Security disability benefits.
<p>Special Factors</p>	<p>You are either eligible or not; you cannot spend down to become eligible. If you are not income eligible, your application will be considered under the Medically Needy - ABD program and you may have a share of cost of hundreds of dollars. (Be sure to tell your worker if your income goes down enough for you to qualify and switch to this program.) If you are undocumented, you will receive restricted services (emergency, prenatal). You are not eligible for this program if you are in long-term care.</p> <p>Check first to see if the person is eligible for 1931(b) or as a Pickle.</p>
<p>Property Limits</p>	<ul style="list-style-type: none"> ◆ Exempt property includes a home, clothing, one car and certain other things such as items necessary for self-employment (building, inventory, bank account) or that you use on the job (tools, second car, etc.). ◆ Individual Development Accounts (IDAs) are also exempt. ◆ The maximum value of non-exempt property is \$2000 for an individual or \$3000 for a married couple, if both apply for benefits.
<p>Beneficiary Countable Income Limits</p>	<p>Medi-Cal with no Share of Cost: You qualify if your countable monthly income is at or lower than \$1097 for an individual or \$1524 for a married couple (if both apply). (*<u>See</u> Note below). Important: some of your money does not count! <u>See</u> the income deductions below. Medi-Cal counts your income <i>before</i> any Medicare premium deductions are made.</p> <p>To determine eligibility: 1) Medi-Cal calculates your household's total countable earned and unearned income. 2) Next, Medi-Cal deducts a maintenance need allowance (MNA) for the family members other than the person applying for this program. (See below for MNA amounts). 3) If the resulting net income is below the applicable income limit, you are eligible.</p>

	<p>Maintenance Need Allowances: 1 person = \$600; 2 persons = \$750; 2 adults = \$934; 3 persons = \$934; 4 persons = \$1100; 5 persons = \$1259; 6 persons = \$1417; 7 persons = \$1550; 8 persons = \$1692.</p> <p>Note: The above income limits are based on the federal poverty level (FPL) plus \$230 for a disabled/aged individual. Countable income for couples cannot exceed the higher of the SSI/SSP payment level for a disabled couple (\$1524) or the FPL plus the \$310 (\$1477). Cal. Welf & Inst Code § 14005.40(c)(1). This year, the SSI couples rate is higher. Also, the annual Social Security (Title II) cost of living adjustment (COLA) in January will not count until that year’s FPL increase goes into effect (usually April).</p> <p>The SSI income deductions rules apply so be sure to see if any other special deductions might apply. That means, you deduct the following each month:</p> <ul style="list-style-type: none"> ◆ \$20 from Unearned Income ◆ Health Insurance Premiums ◆ Deductions from <u>Earned</u> Income: 1) \$65; 2) any unused portion of the \$20 deduction described above; 3) any impairment-related work expenses that you pay for yourself. (These are out-of-pocket expenses that you need to become or remain employed, like maintenance on your specialized van, special clothing, attendant care services, transportation costs, medical devices, work-related equipment, residential modification, etc.); 4) plus half of any remaining earned income. ◆ Applicants living in board and care homes may use the \$315 personal care services deduction. ◆ You cannot deduct IHSS expenses. However, IHSS caregiver wages paid to a spouse or a parent are exempt income. <p>Note: Married couples can only use the \$20 and \$65 and 1/2 deductions once.</p>
Examples	<p>Example 1: You are disabled and live with your husband and three children. Your husband earns \$4055 a month. Your family has no other income. Your family’s countable income is \$1985. ($\\$4055 - \\$20 - \\$65 / 2 = \\$1985$). You deduct an MNA for 4 people of \$1100 (4 family members other than you). Your resulting income is \$885, well below the \$1097 eligibility threshold. You are eligible!</p> <p>Example 2 : You are a single individual. Your Social Security (unearned income) before any Medicare premiums are taken out is \$900. Your countable unearned income is \$880 ($\\$900 - \\$20$). You also earn \$300 a month. Your countable earned income is \$117.50 ($\\$300 - \\$65 = \\$235 \times 1/2$). Your total countable income is \$997.50 ($\\$880 + \\$117.50$). You are eligible!</p>
Aid Codes/ Sources of Law	<p>Aid Codes: 1H - full scope FPL aged individuals; 6H - full scope FPL disabled individuals; 1U - restricted FPL aged individuals; 6U - restricted FPL disabled individuals. Law: Calif. Welf. & Inst. Code §14005.40; DHS ACL 00-56, 00-57, 00-68, 01-18, 02-22, 02-38, 02-24E, 02-55, 03-10, 04-04, 04-15, 04-24, 05-29, 06-08, 06-39, 07-06, 08-06.</p>