



Understanding Your Medicare & Medi-Cal Benefits

Name, HICAP Counselor

This project was supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling \$479,278 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.



Center for Health Care Rights



- A non-profit organization that provides free Medicare and health insurance counseling and advocacy services to Los Angeles County residents.
- CHCR's services are funded by the California Department of Aging Health Insurance Counseling and Advocacy Program (HICAP).

HICAP Statewide number: 1-800-434-0222

Visit our website: www.healthcarerights.org

Center for Health Care Rights



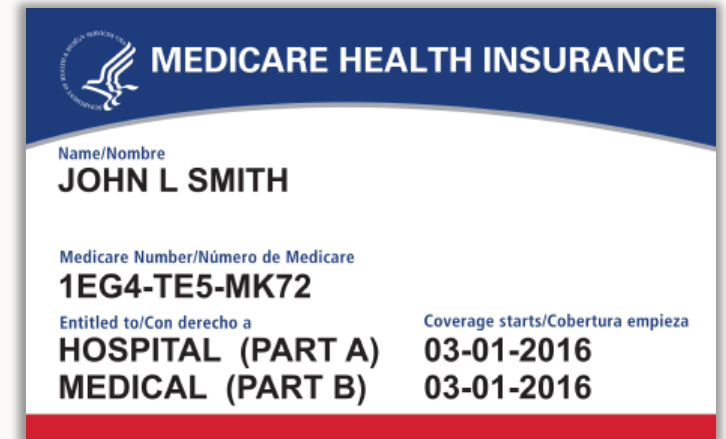
Have you seen us?

What will we discuss today?

- ✓ Medicare and Medi-Cal eligibility
- ✓ Medicare & Medi-Cal benefits
- ✓ Medicare Part D plan options and rights
- ✓ How Medicare and Medi-Cal work together

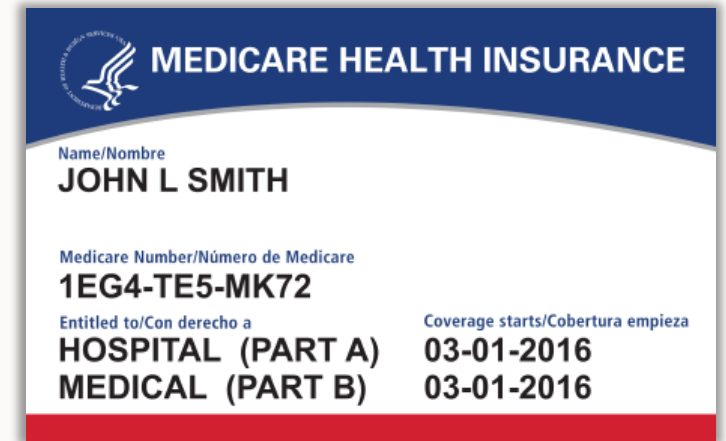
What is Medicare?

- A federal health insurance program for:
 - People 65 and older
 - Younger people who have a permanent disability
- Medicare is **NOT** based on:
 - Income or resources



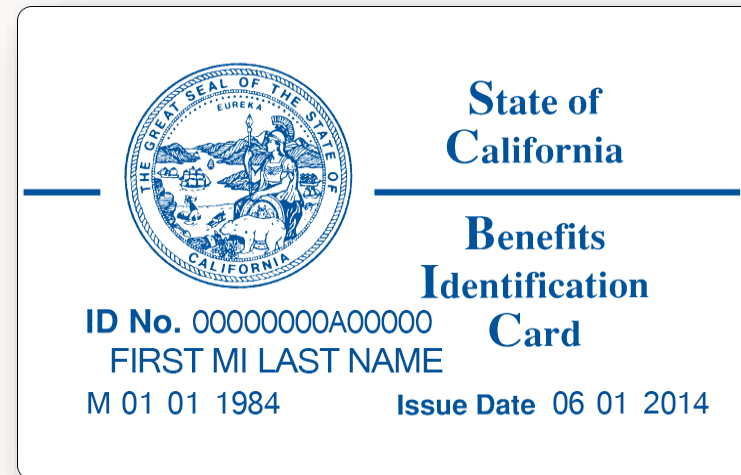
When to enroll in Medicare?

- Initial Enrollment Period
 - Starts 3 months before you turn 65 and ends 3 months after
 - Medicare starts automatically on the 25th month if you have been receiving Social Security Disability Insurance (SSDI) benefits
- You contact the Social Security Office to enroll in Medicare



What is Medi-Cal?

- California's Medicaid program
 - Paid by the state and federal government
 - **Free** health insurance for people who qualify



Different Eligibility Rules

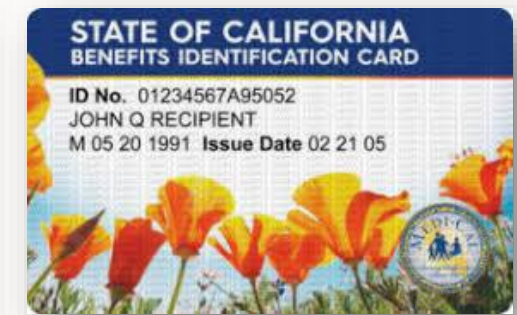
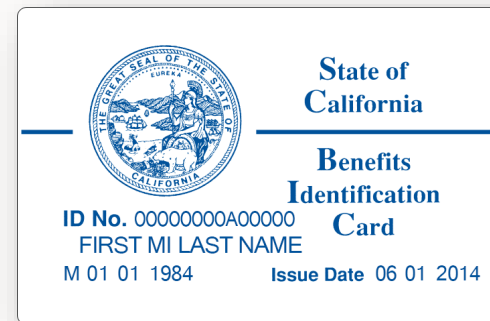
MEDICARE

- Age
- Disability status
- Must be a US citizen or legal resident for 5 continuous years



MEDI-CAL

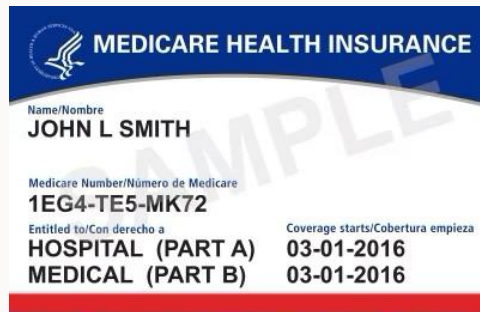
- Income
- Asset (2026)
- Immigration status (2026)



Different Enrollment Periods

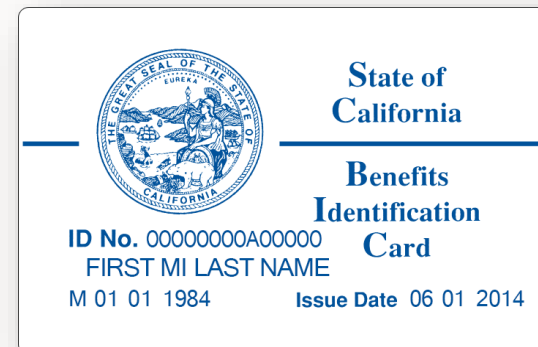
MEDICARE

- You can join and/or change only during certain times:
 - Initial Enrollment Period
 - General Enrollment Period
 - Special Enrollment Period
 - Open Enrollment Period



MEDI-CAL

- Anytime throughout the year
- To apply for Medi-Cal, you contact the Department of Public Social Services, Covered California, or benefitscal.com



Medicare Benefits



Part A

- Hospital Services
- Home Health Care
- Skilled Nursing Care in a Skilled Nursing Facility
- Hospice Care



Part B

- Doctor Services
- Ambulance Services
- Labs, X-Rays, Diagnostic Tests
- Durable Medical Equipment
- **Preventive Care**
- Outpatient Therapy
- Mental Health Services



Part C

- Known as “Medicare Advantage,” typically combines Parts A, B, and D



Part D

- Prescription Drugs

2026 Medicare Part B Costs



- Standard monthly premium is **\$202.90**
- Lifetime penalties for late enrollment
 - 10% of the premium for every full 12-month period you could have had Part B coverage but did not.
- Annual Deductibles: **\$283**
- Your out-of-pocket: 20% of Medicare-approved charges

\$218,000/annual

Medicare Part D Drug Plan Choices



Prescription Drug Plan (PDP) = Part D

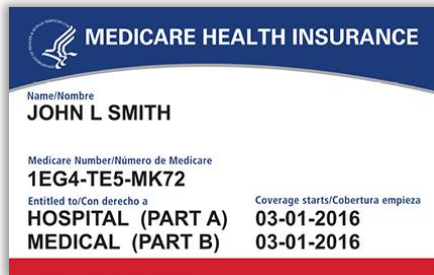
- Your PDP covers prescription drugs only
- Works with Original Medicare
 - You can see any doctor who accepts Original Medicare
 - 20% co-insurance unless you have a secondary insurance
- Costs depend on the plan

Medicare Advantage Drug Plan (MAPD) = Part C



- Your plan manages all your Medicare benefits
- You get all your medical care from doctors who accept your plan
 - Plan-specified co-payments and co-insurance
- Costs depend on the plan

Your Medicare Options



Original Medicare

If you want to choose your own doctors



Enroll in a **Prescription Drug Plan** which covers
Part D only

OR



Enroll in a **Medicare Advantage Plan**
If you want all of your Medicare
benefits in one plan

- The plans must provide the same benefits as Original Medicare, but can add some rules
- Some plans offer additional benefits

Medi-Cal Aged, Blind and Disabled Federal Poverty Level Program (ABD FPL)



	Monthly Income Limit	Asset Limit (Starting 1/1, 2026)
Single	\$1,801	\$130,000
Married	\$2,433	\$195,000



- Medicaid rules vary from state to state.
- These income guidelines change every year.

Your Medi-Cal Benefits



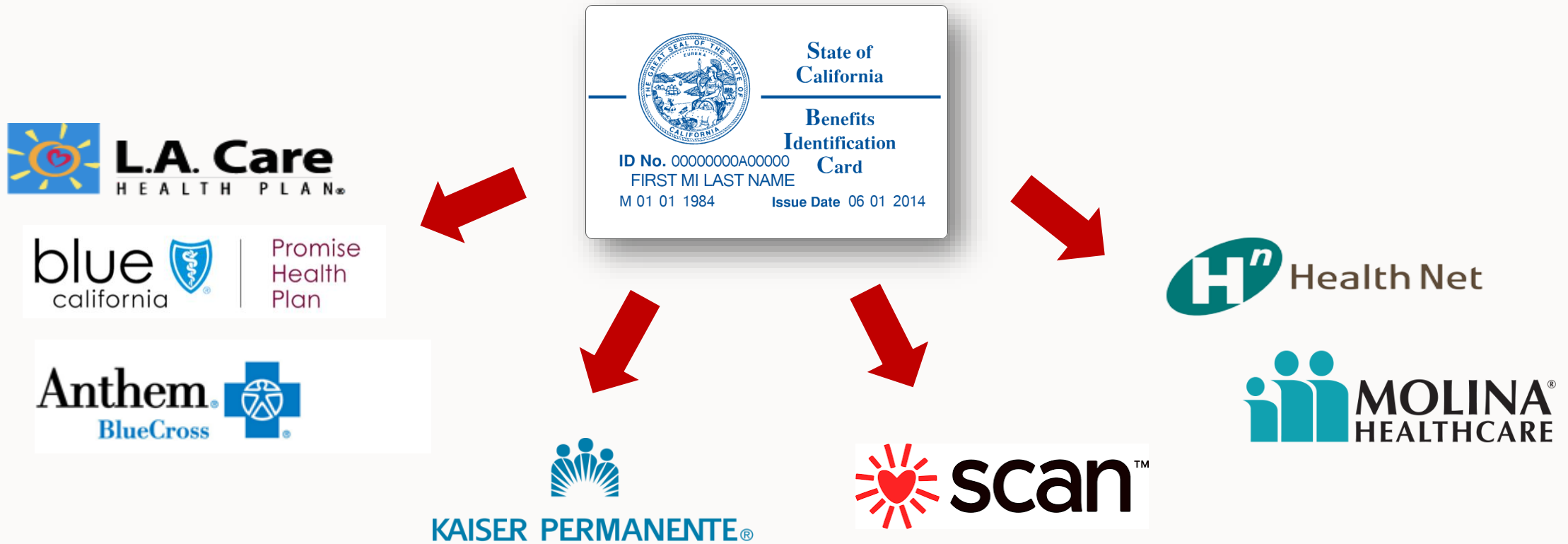
Medi-Cal benefits that Medicare also covers:

- Hospital care
- Doctor services
- Prescription drugs
- Ambulance
- Lab, x-rays
- Emergency services
- Mental health services

Medi-Cal only benefits:

- Dental Care
- Eyeglasses
- Hearing Aids
- Incontinence supplies
- Transportation to medical services
- Long Term Services and Supports:
 - Nursing home care
 - Adult day care (CBAS)
 - Personal Care Services at Home (IHSS)

Medi-Cal Plans Provide Medi-Cal Benefits



How do your Medicare and Medi-Cal work together?



- **Medicare** pays first and Medi-Cal pays second
- You can see any Medicare doctor who accepts you
- Your Medicare doctor does not need to have a contract with your Medi-Cal plan or request authorization to see you

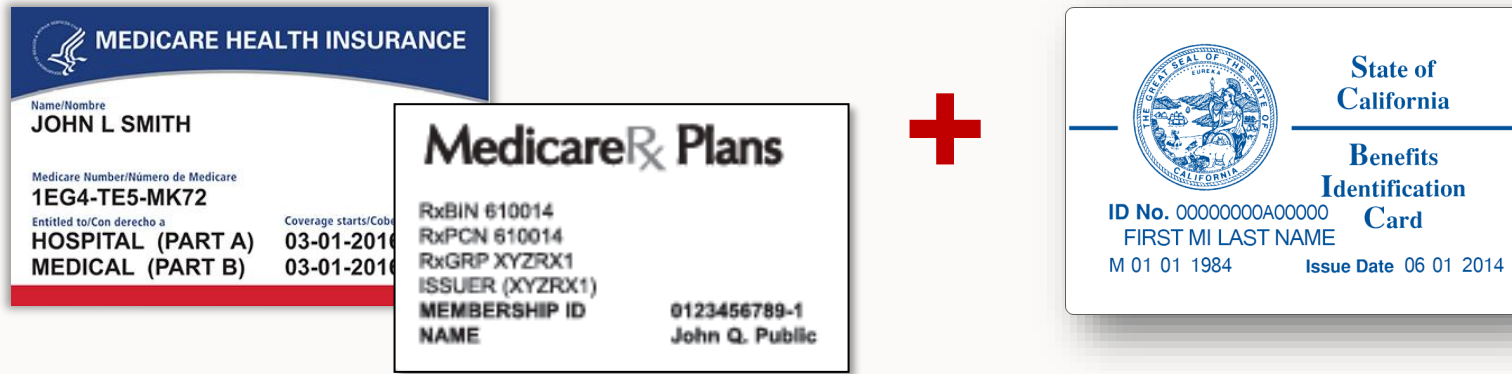
How does Medi-Cal close the gaps in your Medicare coverage?

Medi-Cal:

- pays your Medicare Part B premium (\$202.90 in 2026)
- pays your Medicare copayments and deductibles
- covers extra benefits not covered by Medicare, such as hearing aids and incontinence supplies



Medicare Part D and Medi-Cal: Extra Help



- You **must** enroll in a Part D drug plan or Medicare will assign you to a plan. If you have an advantage plan, nothing will change unless you choose to change.
- You can enroll in a Part D drug plan with a \$0 monthly premium.
- In 2026, you will pay no more than:
 - **\$1.60/generic** drugs
 - **\$4.90/brand** name drugs

California Drug Plans that are Extra Help Qualified



These Part D drug plans have **no monthly premium** if you have Medicare Part D Extra Help:

- Wellcare Classic
- HealthSpring Healthcare Assurance Rx



Part D *Special* Enrollment Periods

- If you have Medicare and full Medi-Cal, you have a **Special Enrollment Period** to change your Part D plan.

If you have the “Extra Help” program, you can change your Part D plan every month:

- ✓ MAPD to Original Medicare
- ✓ PDP to another PDP
- ✓ MAPD/Original Medicare to Dual Special Needs Plan (D-SNP)

Use Medicare’s Open Enrollment Period to change from:

MAPD to MAPD

Original Medicare with or without PDP to MAPD

Medi-Cal Updates for Older Adults and People with Disabilities

Starting January 2026

- **Medi-Cal will check your assets again**
 - \$130,000/single, \$195,000/married couple
 - Assets include bank account, cash, and anything over one home and one vehicle
- **Enrollment Freeze for Undocumented Members 19+**
 - If you are already enrolled in full scope Medi-Cal, you will stay covered as long as you complete your annual renewal

Medi-Cal Updates for Older Adults and People with Disabilities

Starting January 2027

- **Shortening of Medi-Cal retroactive period to 2 months**
 - Currently, Medi-Cal may provide up to 3 months of retroactive coverage when your Medi-Cal application is approved. It will change to up to 2 months.

Medi-Cal Updates for Older Adults and People with Disabilities

If you don't have Satisfactory Immigration Status: Starting July 2026

- Dental benefits will no longer be provided to adult Medi-Cal members
 - Emergency dental care is still covered for everyone

Starting July 2027

- \$30 monthly premiums to keep full scope Medi-Cal

Satisfactory Immigration Status Examples:

- U.S. citizen or national, or
- Lawful permanent residents who are exempt from or who have met the 5-year waiting period
- Refugees and asylees

Contact DPSS for more information

What should I do if my Part D plan does not cover a drug I need?



- Ask your doctor if you can switch to another drug that is covered by your plan
- Change your Part D plan to one that does cover the drug
- Ask your doctor to file an **exception request**.
 - Your doctor will use a plan form to explain your medical need for the requested drug and why other covered drugs are not appropriate for you.

Common Questions About Medicare and Medi-Cal Benefits



DEPARTMENT OF HEALTH & HUMAN SERVICES
CENTERS FOR MEDICARE & MEDICAID SERVICES

Medicare Premium Bill

1 DELINQUENT BILL

E4955-DEB-0112589-T01997 *****ALL FOR AADC 212
CHARLIE MEDICARE
123 EXAMPLE STREET
APARTMENT A
ANYTOWN, USA 12345-6789

Statement Date: 09/27/2021
Your Medicare Number: 1EG4TE5MK70
Last Payment Received: \$678.90 on 07/22/2021
Total Amount Due: \$2,715.60 by 10/25/2021

Want to pay electronically?
• Pay online at Medicare.gov
• Establish online bill pay with your bank
• Enroll in Medicare Easy Pay

Summary Of Charges

Coverage Periods	Part A (Hospital Insurance) 6	Part B (Medical Insurance) 7	Part B IRMAA	Part D IRMAA	Total Amount
Current Premium Due 11/01/2021 – 11/30/2021	\$471.00	\$148.50	\$59.40	\$0	\$678.90
Past Premium Due 08/01/2021 – 10/31/2021	\$1,413.00	\$445.50	\$178.20	\$0	\$2,036.70
Total Amount Due:					\$2,715.60
Due In Full By:					10/25/2021

Coverage Termination Dates For Past-due Accounts

Your Medicare coverage will end on this date if we don't get your payment by the due date. If your Medicare coverage is canceled, contact your local Social Security field office or call 1-800-772-1213. TTY users call 1-800-325-0778.

Part A Termination	Part B Termination	Part D Termination
10/31/2021	10/31/2021	

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Question –

I have been on Medi-Cal for a while and Medicare just started this month. I noticed Medicare deducted \$202.90 from my Social Security Benefits. Do I really have to pay for this?

Answer –

No. Medi-Cal will automatically start paying your Part B premiums. You should receive a reimbursement in a couple of months. If you keep seeing your premiums deducted for more than three months, give CHCR a call!

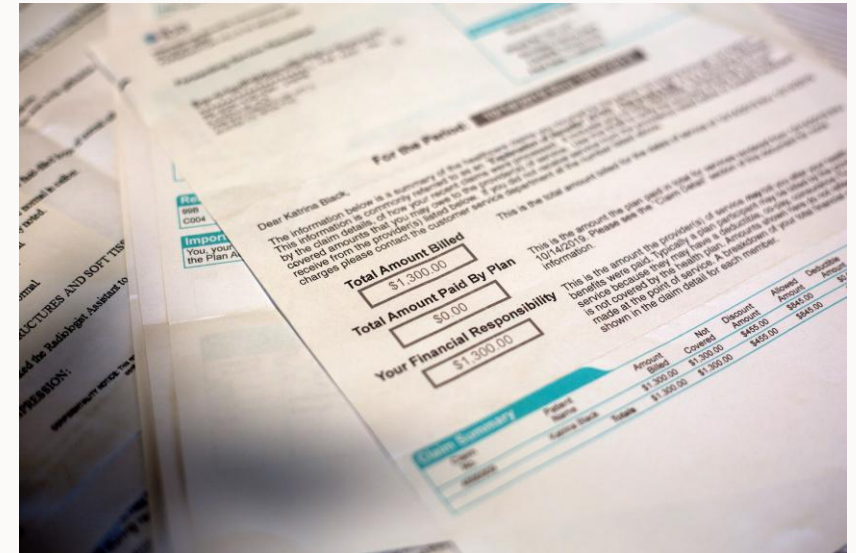
Common Questions About Your Medicare and Medi-Cal Benefits

Question –

My doctor's office is charging me the Medicare 20% coinsurance for an office visit. Do I have to pay the doctor?

Answer –

No. It is illegal for the doctor to balance bill you for the Medicare copayment.



Common Questions About Your Medicare and Medi-Cal Benefits



Question –

My doctor says that he cannot see me because he does not contract with my Medi-Cal health plan. Is this true?

Answer –

No. Your Medicare provider does not need authorization from the Medi-Cal health plan to see you.



Questions or Problems with Your Medicare or Medi-Cal?

**Call Center for Health Care Rights
We are here to help you!**

1-800-434-0222 | Center for Health Care Rights