

## Seniors Deserve Equal Access to Medi-Cal

Today in California, it is more difficult for seniors to get health insurance through Medi-Cal than younger adults. Medi-Cal, California's Medicaid program, has expanded rapidly since the implementation of the Affordable Care Act in 2014. This expansion resulted in millions of Californians enrolling in free Medi-Cal for the first time. Unfortunately, seniors were not included in this expansion of health care benefits. There is an opportunity to change that now through a new bill in the California legislature, AB 2430.

### Medi-Cal Income Eligibility



Not Eligible for Medicaid



**\$1,243**  
monthly income

Over 65



Eligible for Medicaid and with an additional \$155 a month to spend on health care or other necessities.



**\$1,397**  
monthly income

Under 65

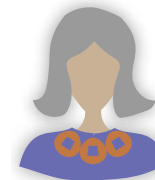
Current law allows an eligible senior age 65 and over and some people with disabilities to enroll in free Medi-Cal with income up to \$1,242 per month. Most adult recipients under 65 can enroll with income as high as \$1,397. This \$155 may seem small, but it makes a big difference in the affordability of health insurance for seniors.

### Medi-Cal Share of Cost



**\$643**  
per month

65 years old,  
monthly income  
is \$1,243



**\$0**  
per month

64 years old,  
monthly income  
is \$1,243

If a senior earns any more than \$1,242 per month in income, they become responsible for paying a high monthly deductible, known as a share of cost, in order to access Medi-Cal. The share of cost typically equals more than half their monthly income. So, if a 65-year old woman earns \$1,243 per month, just one dollar over the threshold, she would have to pay \$643 *each month* to receive coverage under Medi-Cal. If that same woman was 64-years old, she would have free Medi-Cal with no share of cost. [Read More](#) →

## The Role of Medicare

Although most seniors have Medicare, Medicare is not free or comprehensive. Medicare has high out-of-pocket costs that Medi-Cal can help pay for. Medicare also does not pay for benefits that keep seniors at home that are covered by Medi-Cal – like long-term services and supports, dental, and transportation to medical appointments. When low-income seniors do not qualify for free Medi-Cal, they are forced to make drastic choices between medicine and food, between doctor’s appointments and rent.

However, this problem is solvable. California can increase the income eligibility limit for seniors to match the limit for younger adults. This uniform standard would equal 138% of the Federal Poverty Level and would naturally rise with inflation.

## AB 2430 Offers a Solution

Seniors deserve affordable health care. They deserve equity in health care access. Join us in supporting an increase to the Medi-Cal eligibility limit to 138%. Justice in Aging, along with Disability Rights California and Western Center on Law and Poverty, are [sponsoring AB 2430 \(Arambula\)](#) to increase the income eligibility limit for Medi-Cal.