



L.A. Care  
HEALTH PLAN



blue  
CALIFORNIA  
PROMISE

Community Resource Center

# Changes to Your Medi-Cal and Covered CA Coverage





# Housekeeping | Questions

Please save your questions  
until the end of the presentation

# Agenda

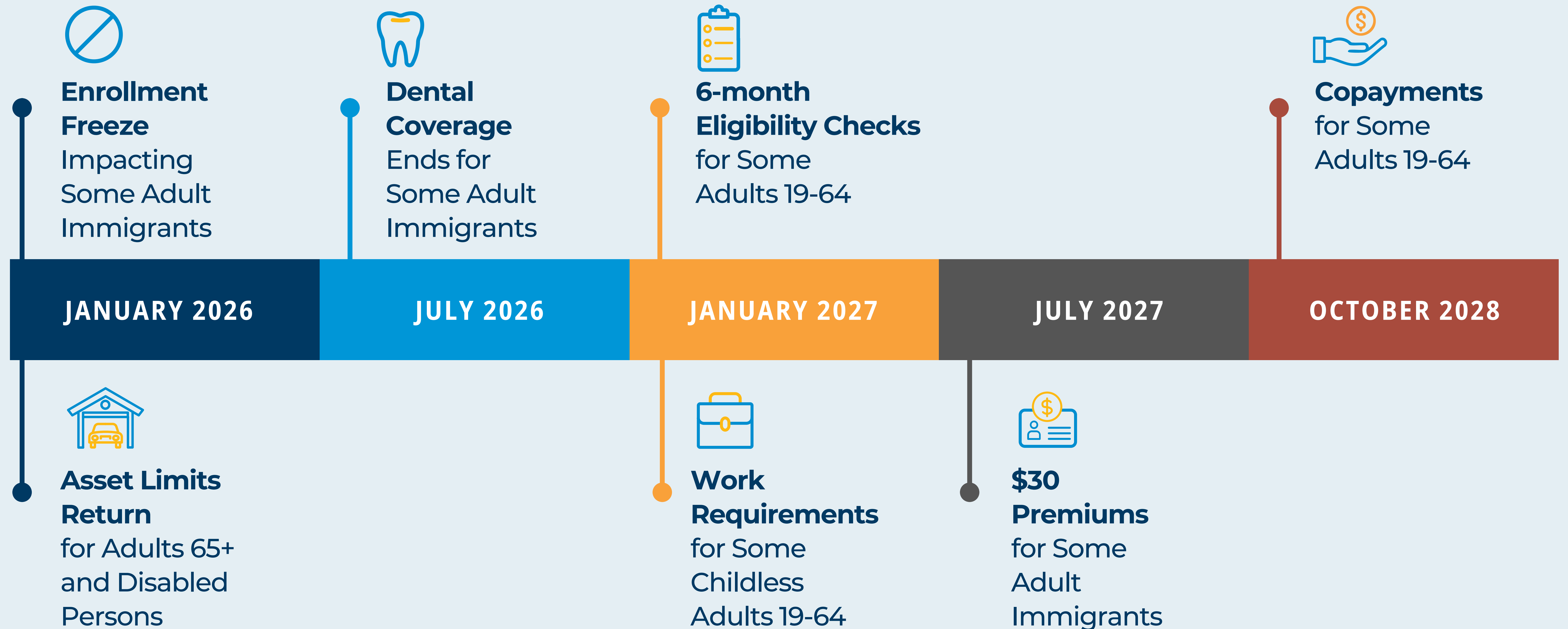
- ✓ Changes to **Medi-Cal**
- ✓ When **Medi-Cal Changes will Happen**
- ✓ Changes to **Covered CA**
- ✓ Why **This Matters to You**
- ✓ Upcoming **CRC Information Sessions**





# Changes to Medi-Cal

# When Medi-Cal Changes Will Happen



# Enrollment Freeze (1/1/26)

**Some adults will no longer be able to enroll in full-scope Medi-Cal based on their immigration status.**

- ✔ This may affect adult Medi-Cal members who are:
  - **Undocumented** (living in the U.S. without legal permission) and 19 or older, not pregnant or postpartum, or
  - **Lawfully present immigrants** who are 19 or older and not pregnant or postpartum.
- ✔ Those currently enrolled can keep their coverage **if they renew on time regardless of their immigration status.**

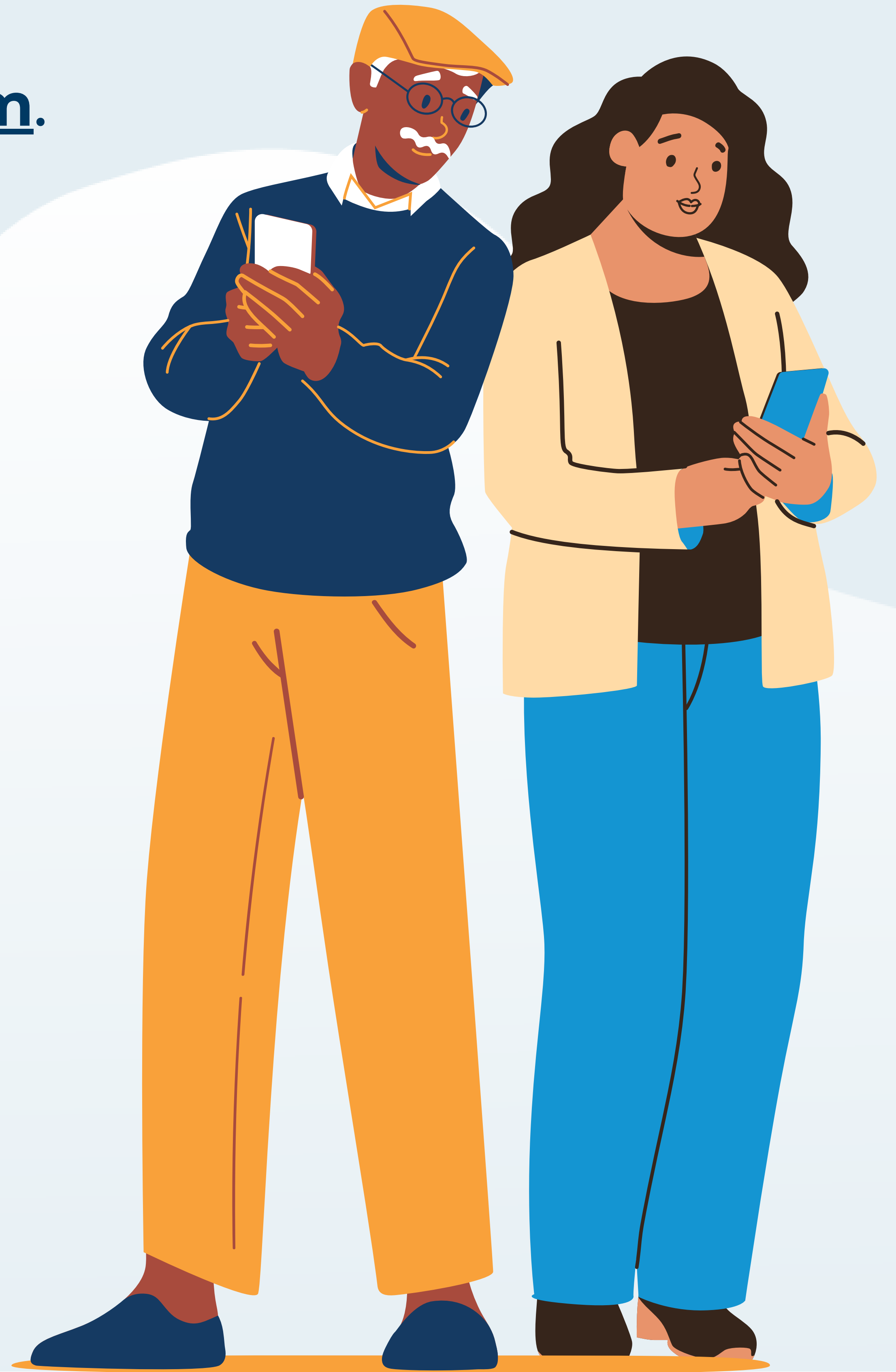


**STARTING**



# Enrollment Freeze (continued)

- ✓ The easiest way to renew is online at [BenefitsCal.com](https://www.benefitscal.com).
- ✓ Those who do not complete their renewal on time will have 90 days to fix the problem and keep their coverage.
- ✓ If the issue is not resolved in 90 days, the member will lose their full-scope Medi-Cal and can only apply for restricted Medi-Cal, which covers:
  - Emergency care
  - Pregnancy-related care
  - Nursing home care



# Asset Limits Return (1/1/26)

As of January 1, 2026, Medi-Cal will look at assets when reviewing eligibility for some members. This is called an asset check. Assets are things that you own that have value.

- ✔ This may affect adult Medi-Cal members and people applying for Medi-Cal who are:
  - **Age 65 and older** and meet the household income limit for Medi-Cal
  - **Have a disability** (physical, mental, or developmental)
  - **Live in a nursing home**, or
  - **Are in a family** that makes too much money to qualify under federal tax rules



# Asset Limits Return (continued)



Asset limit is  
**\$130,000**  
for one person.



**\$65,000**  
for every extra  
person in a family.  
The maximum  
is 10 people.



**Assets that count**  
include bank  
accounts, cash,  
or having more  
than one home  
or vehicle.



**Assets that don't count**  
include the home you live  
in, one vehicle, household  
items, and some savings,  
like retirement accounts.

# Dental Coverage Changes (7/1/26)

**Some adults will be transitioned to full-scope Medi-Cal with no dental based on their immigration status.**



- ✔ This may affect adult Medi-Cal members who are:
  - **Age 19** or older and are not pregnant or postpartum, and
  - **Undocumented** (living in the U.S. without legal permission), or
  - **Lawfully present immigrants** who have another immigration status that does not qualify for full-scope Medi-Cal under federal rules.

# Dental Coverage Changes (continued)

- ✔ **Members can still get care for urgent dental needs,** including serious tooth pain, infections, and tooth extractions.
- ✔ **Members will still receive full-scope dental if they are pregnant** and will have full-scope dental coverage for one year after their pregnancy ends.
- ✔ **Children** (those under 19 years old) will still have full-scope Medi-Cal.



# Work Requirements (1/1/27)

**Starting January 1, 2027, some adults will need to prove that they are working, going to school, or volunteering to get or keep Medi-Cal who are:**



- ✔ Adults ages 19 to 64 years old, regardless of their immigration status, who are eligible for Medi-Cal because of the Affordable Care Act expansions.

## **Rules will not apply to the following exempted groups**

- Children (0-18)
- Foster youth
- Former foster youth under 26
- In drug/alcohol treatment
- Medically frail
- Meets SNAP / CalFresh work requirements
- Older adults (65+)
- Parents/caretaker of disabled individual
- Parents/caretaker of a child under 13
- Pregnant or postpartum (one year after pregnancy)
- Recently released inmates (past 90 days)
- SSI recipients



# Work Requirements (continued)

- ✔ Impacted members must do one or more of the following to keep their Medi-Cal:
  - **Work at a job** and get paid.
  - **Earn at least \$580/month** from working.
  - **Be a seasonal worker** (someone who only works during certain times of the year) and make an average of \$580/month over the last six months.
  - **Be in a job training program** for at least 80 hours per month.
  - **Volunteer or do community service** for at least 80 hours per month.
  - **Go to school half-time.** This means taking 2-3 classes each semester.
  - **Do a mix of the things** listed above for total of at least 80 hours per month.
- ✔ Impacted members who do not meet the new requirement and do not respond, can lose their Medi-Cal.

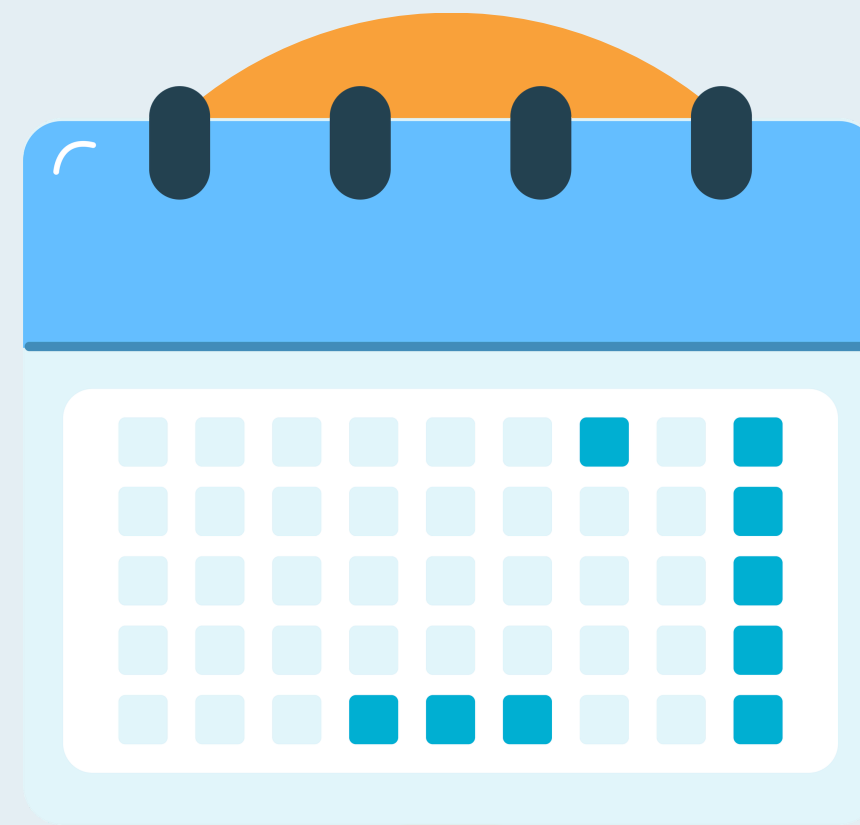


# Twice Annual Renewals (1/1/27)

**6-Month Redetermination.** Some adults will be required to renew their Medi-Cal every six months instead of once a year.



**Impacts some adults ages 19 to 64 years old without children younger than 19 years.**



**Know Your Renewal Date.** You will be asked to renew your Medi-Cal every six months.



**Check Your Mail.** Always read your mail from Medi-Cal and respond quickly.

# Twice Annual Renewals (continued)



**Complete Your Renewal Form** (if you get one). The easiest way to submit your renewal is online through [BenefitsCal.com](https://www.benefitscal.com).

You could lose your coverage if you don't fill out forms completely or turn them in on time.



**Get Free Help Completing Your Renewal.** Call 1.877.287.6290 (TTY 711) to be connected to an L.A. Care and Blue Shield Promise Community Resource Center and schedule an in-person appointment with an application assister.

# Six Month Renewal Timeline

## Transitional member 6-month timeline



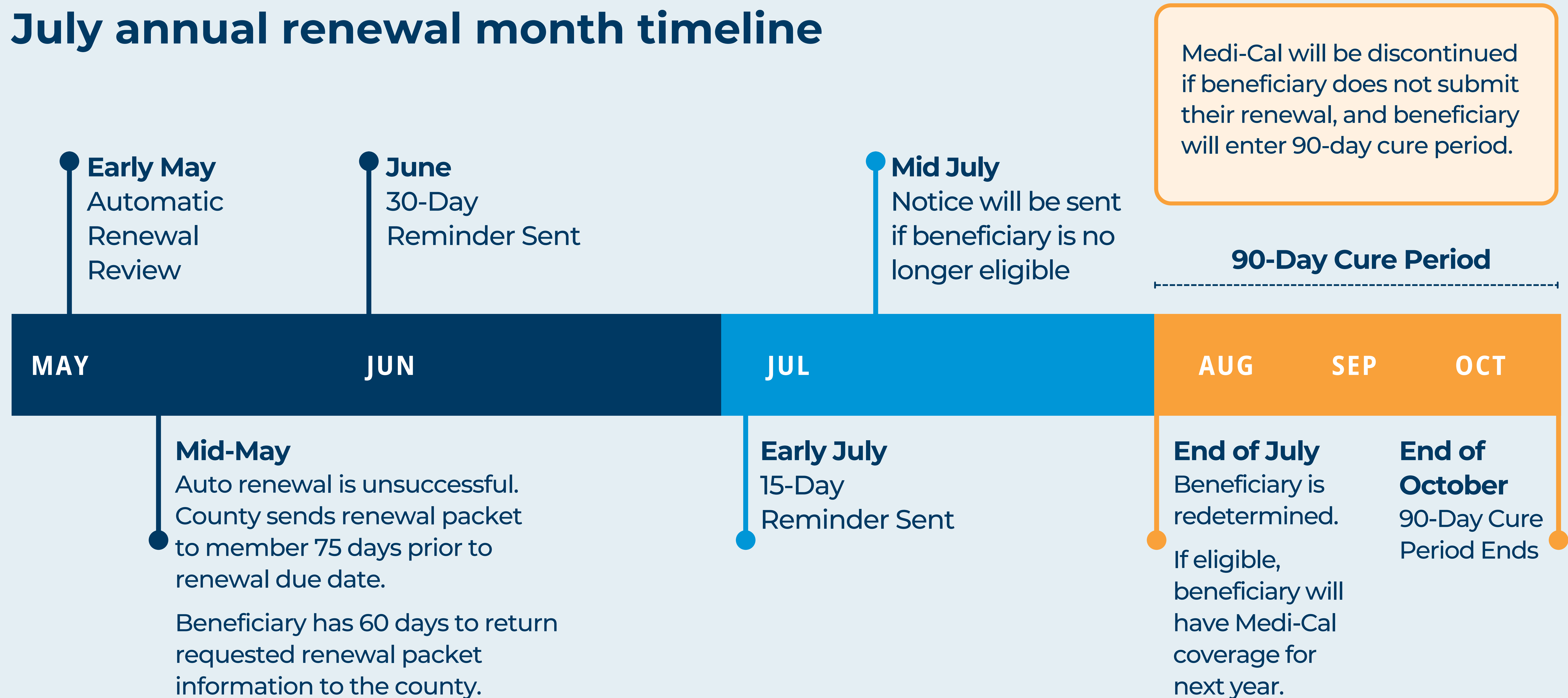
# Six Month Renewal Timeline (continued)

## New member 6-month timeline



# Annual Medi-Cal Renewal Timeline

## July annual renewal month timeline



# Premiums (7/1/27)

**Some adults will need to pay a monthly fee** (called a premium) of **\$30** to stay covered based on their immigration status.

- ✔ This may affect adult Medi-Cal members who are:
  - **Adults** who are between **19** and **59** years old and are not pregnant or postpartum, and
  - **Undocumented** (living in the U.S. without legal permission), or
  - **Lawfully present immigrants** who have another immigration status that does not qualify for full scope Medi-Cal under federal rules.



# Premiums (continued)

- ✔ **Members who do not pay** their monthly premium will lose their full-scope Medi-Cal and only have restricted Medi-Cal.
  - **Members will have only three months** to repay any overdue premiums after moving to restricted-scope.
  - **If they miss the deadline**, they cannot return
    - to full-scope Medi-Cal (without dental).
- ✔ **Restricted Medi-Cal** includes emergency care, pregnancy-related care, and nursing home care.



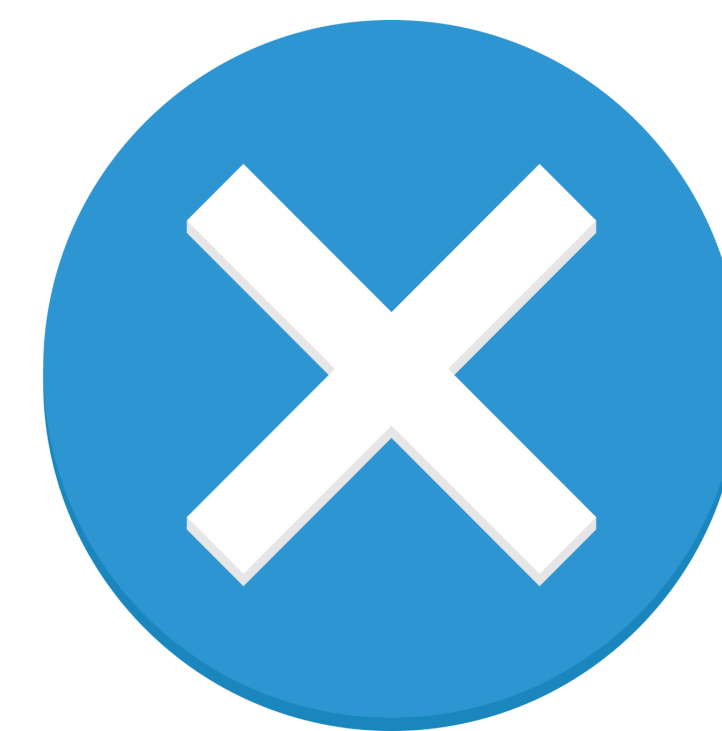
# Copayments (10/1/28)

**Some adults may have to pay a fee (called a copayment) for certain health services.**

- ✔ This will apply to members making more than **\$15,560** per year who are 19 to 64 years old, not pregnant, and not on Medicare.

## Copayments will not apply to the following services

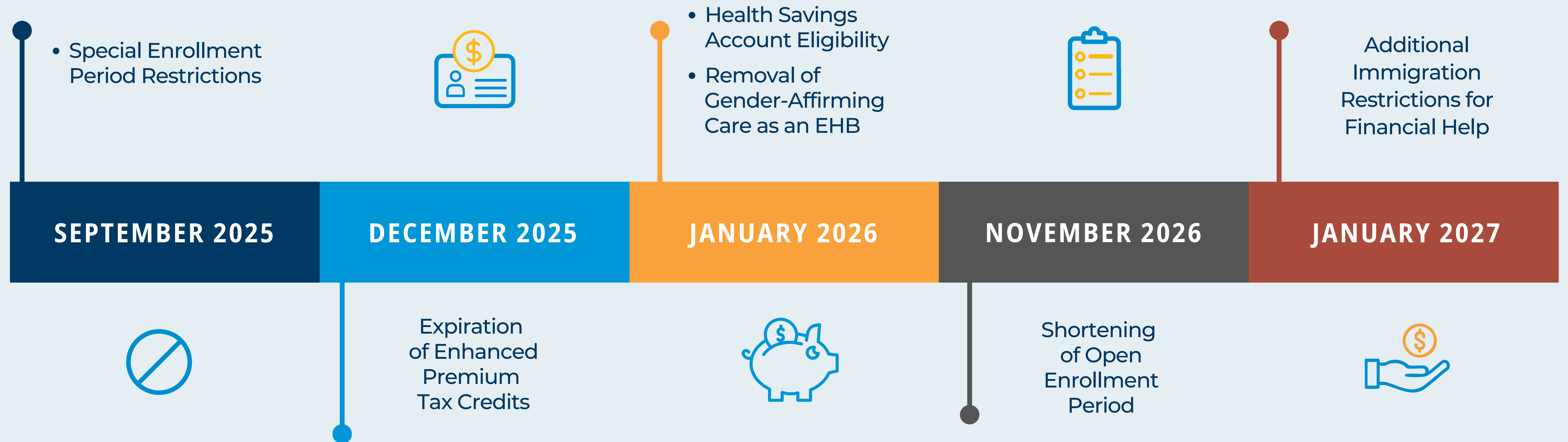
- Emergency care
- Pediatric care
- Prenatal care
- Regular checkups
- Services at community health centers or rural health clinics
- Mental health and substance use disorder treatment





# Changes to Covered CA

# When Covered CA Changes Will Happen



# Changes to Covered California (continued)

## Special Enrollment Period (SEP) Restrictions

- ✔ Low-income individuals used to be allowed to enroll for Covered California health coverage during any month of the year, without having a qualifying life event such as:
  - Losing a job
  - Having a baby
  - Moving to a new area
- ✔ **Now, individuals must sign-up during the Open Enrollment period**, unless the individual has a qualifying life event, or they will not have coverage



# Changes to Covered California (continued)

## Some members will see an increase in their monthly premiums

- ✔ Extra financial help called **Enhanced Premium Tax Credits** ended on December 31, 2025.
- ✔ Monthly costs may be higher now, but some plans may still cost as little as \$10 per month, depending on your plan and income.
- ✔ Members should keep their household size and income up to date in their Covered California profile to make sure they receive the most up to date information on any financial assistance.



# Changes to Covered California (continued)

## Gender-Affirming Care is no longer classified as an Essential Health Benefit

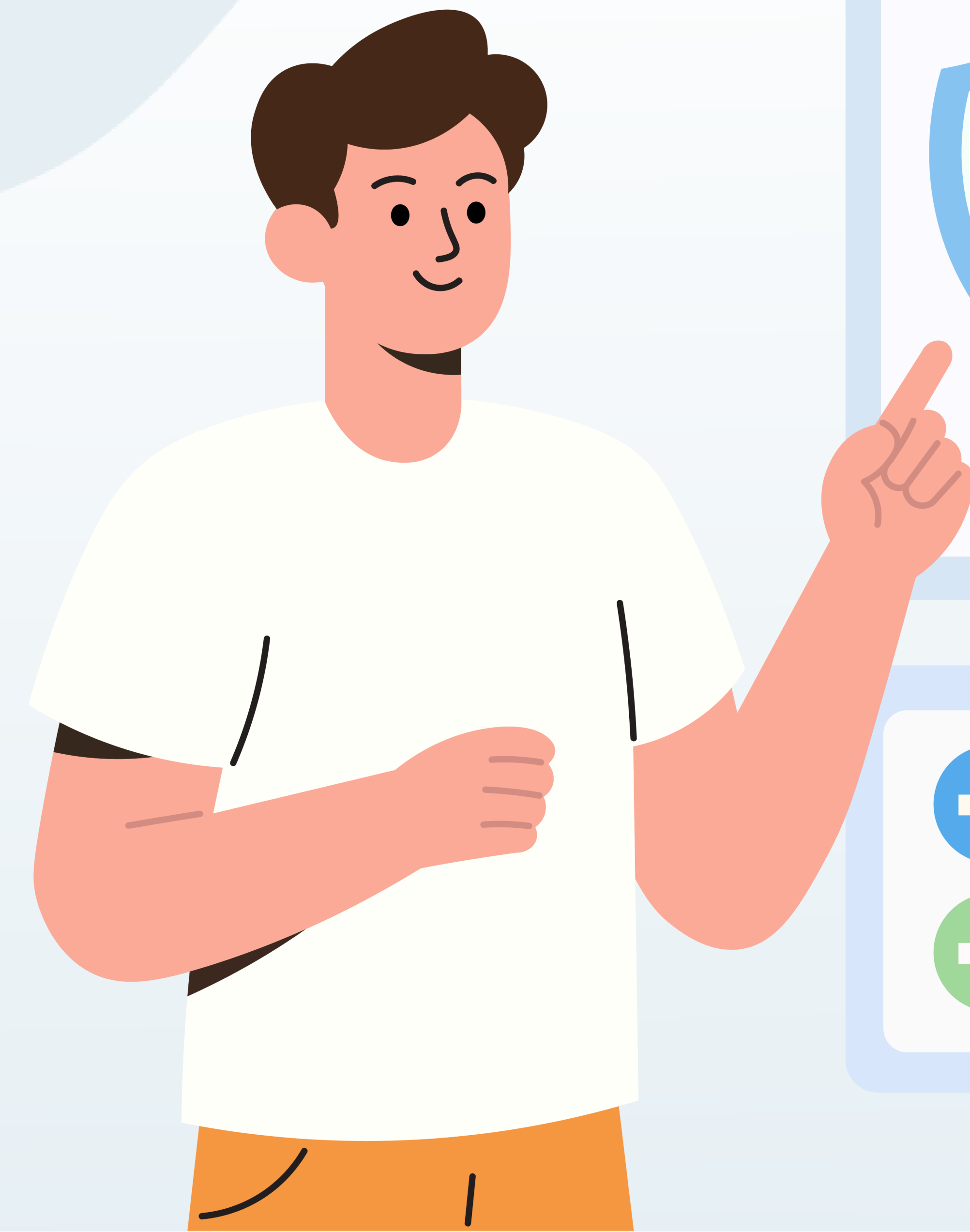
- ✔ This means means members **can't use any federal financial assistance** to pay toward any medical fees.
- ✔ Medically-necessary Gender-Affirming Care is **still covered** in the state of California.



# Changes to Covered California (continued)

## Some members are eligible to use a Health Savings Account to pay towards monthly health care fees

- ✓ As of **1/1/2026**, Bronze and minimum coverage (catastrophic) plans through Covered CA will let you use Health Savings Account (HSA) funds to pay for monthly health care fees.
- ✓ **HSAs are optional.** Free preventive care is still available to all Covered CA enrollees and covers most screenings and vaccinations

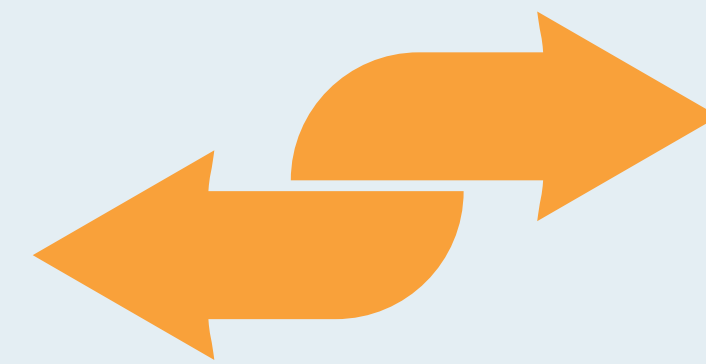


# Changes to Covered California (continued)

**Open Enrollment for coverage in 2027 will be shortened by 31 days, limiting the time members can enroll**

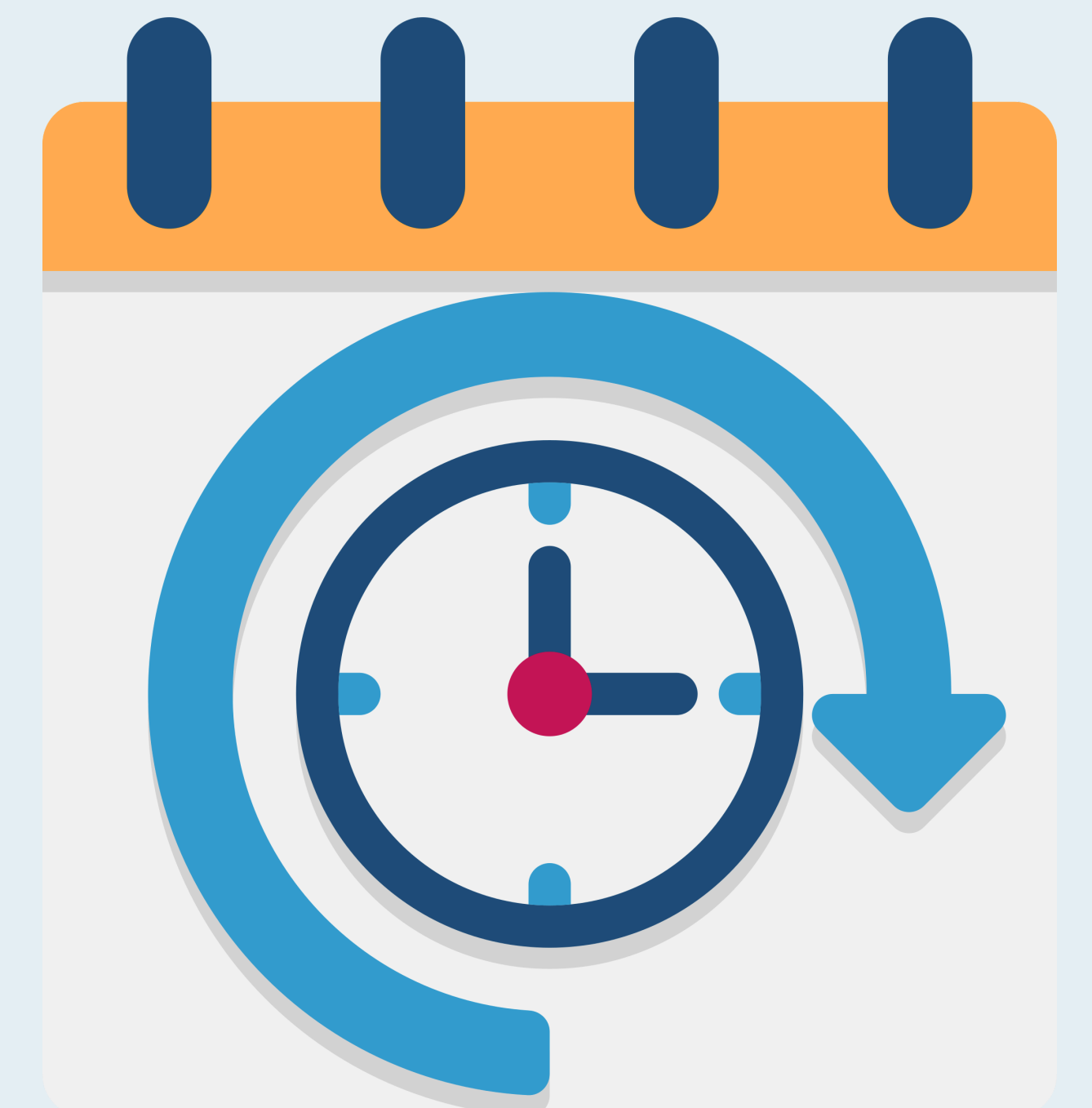


**Open Enrollment used to**  
Start on **November 1**  
End on **January 31**



**Now, Open Enrollment will**  
Start on **November 1**  
End on **December 31**

- ✓ **Current enrollees will automatically be re-enrolled** if their plan is available, and they are still eligible.
- ✓ **New members will need to make sure they enroll during this period to get covered in 2027.**



# Changes to Covered California

**Some adults will experience enrollment or financial restrictions based on their immigration status.**

- ✔ Starting **1/1/2027**, only certain immigrant groups will be eligible for financial help to help pay for their insurance:
  - Lawful permanent residents (green card holders)
  - Cuban and Haitian entrants
  - Compact of Free Association (COFA) migrants





# Why This Matters To You

# How These Changes Could Impact You



**Loss of  
Coverage**



**Higher  
Out-of-Pocket Costs**



**Reduction  
in Benefits**



# Ways to Stay Covered



## Be Aware

- ✓ Know which changes could **impact you!**
- ✓ Know your **renewal date**
- ✓ Visit **[lacare.org/staycovered](https://lacare.org/staycovered)** to stay aware of upcoming changes



## Take Action

- ✓ Respond to all **requests from the county** on time
- ✓ Join an upcoming **CRC tax education session**
- ✓ Join an upcoming **digital literacy training**



## Get Help If Needed

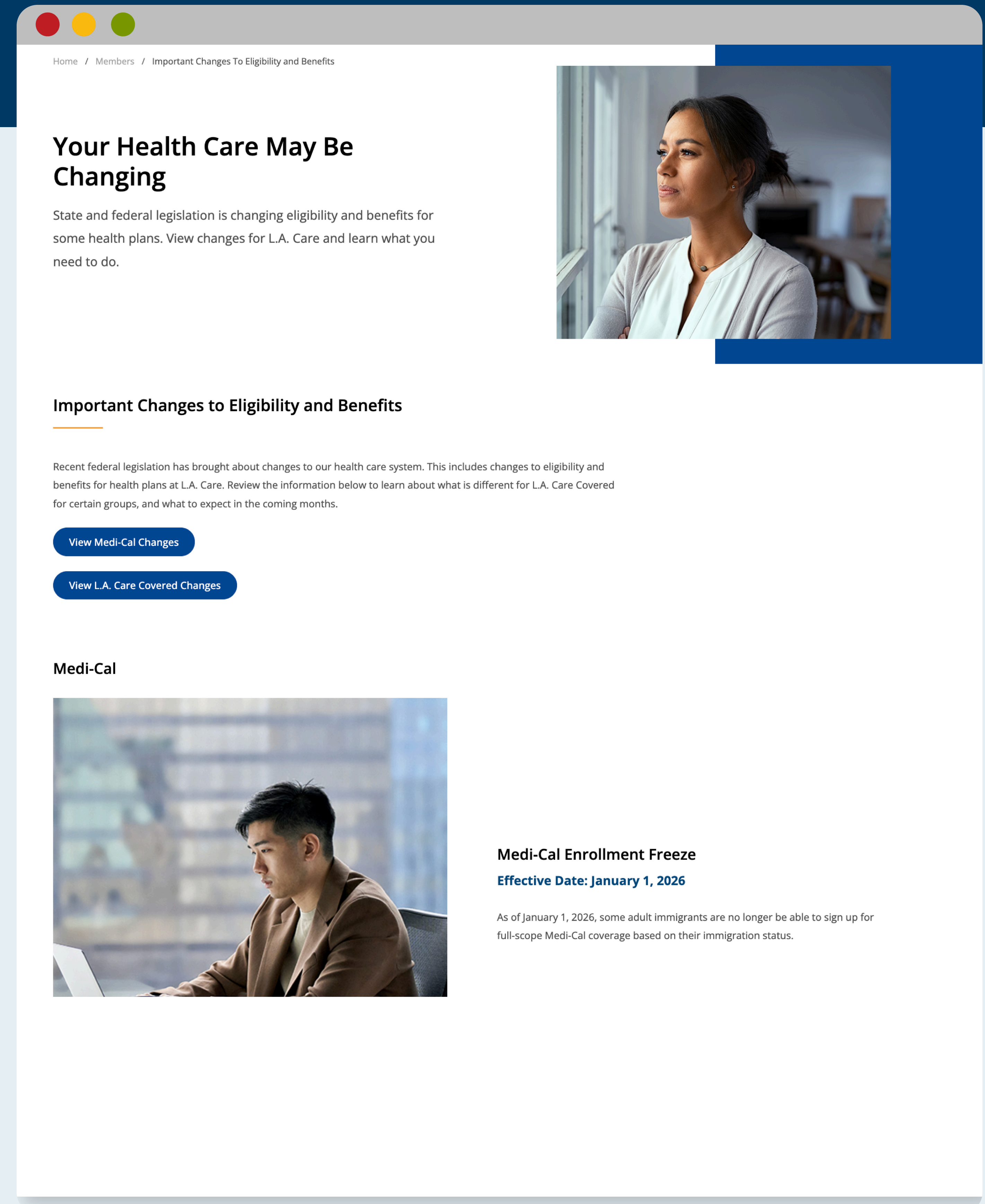
- ✓ **Schedule an appointment at a CRC** for help with renewal or enrollment

# New Member Webpage

- ✓ Details all upcoming changes impacting members
- ✓ Includes call to actions to stay covered



[www.lacare.org/staycovered](http://www.lacare.org/staycovered)



# Support If You Lose Your Coverage

- ✓ A guide for individuals who lose their coverage and become uninsured
- ✓ Provides low-cost medical care options
- ✓ Offers multiple care options, including care options for mental health and substance abuse
- ✓ Offers information on other health coverage options
- ✓ Offers non-medical resources for social needs



[www.lacare.org/healthy-living/uninsured-resources](http://www.lacare.org/healthy-living/uninsured-resources)

## Health Coverage Options

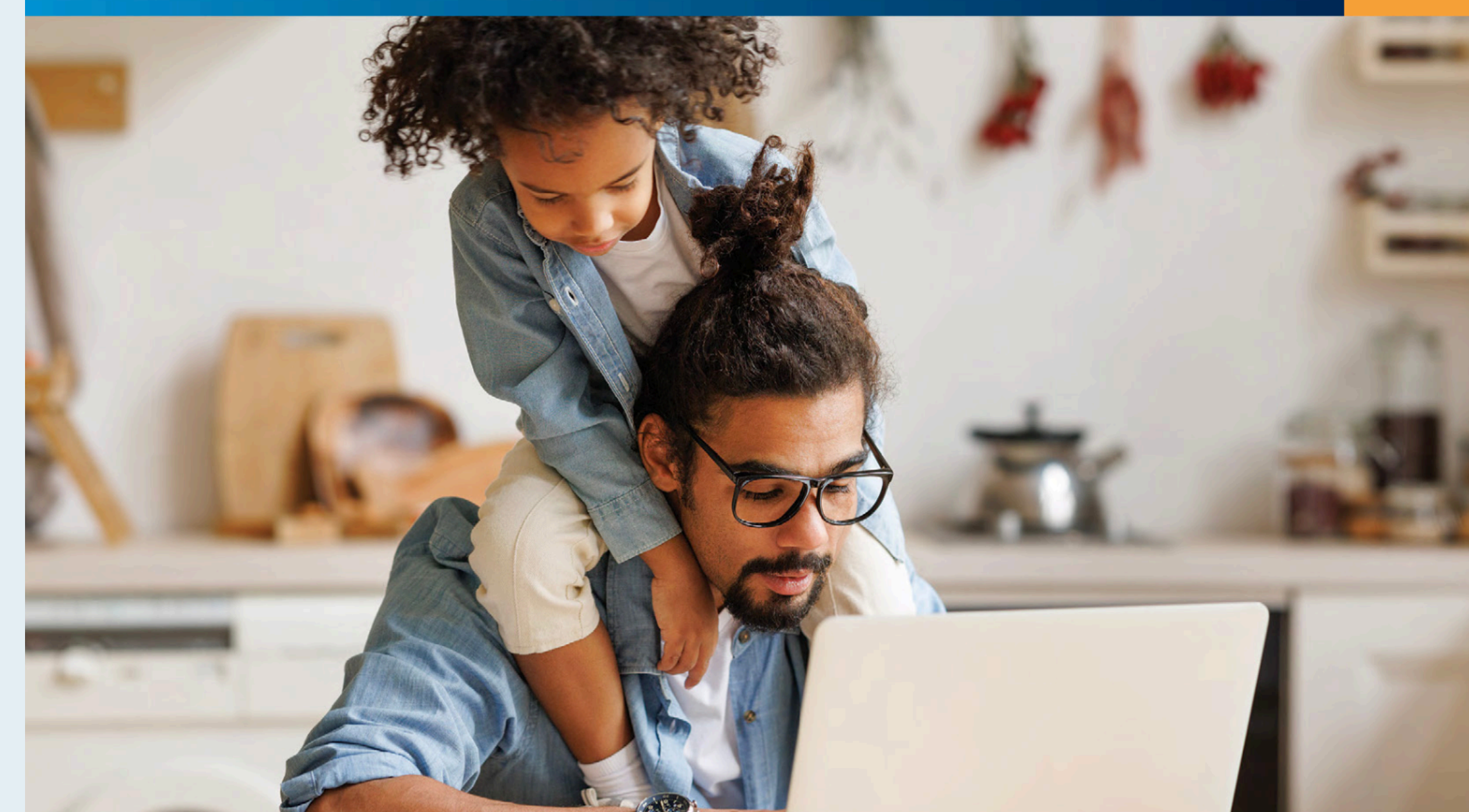


### Have You Lost Health Insurance? Do You Need Medical Care? You Have Options!

In California, there are many options for health insurance and medical care depending on your circumstances. There are places and programs to help you get the care and coverage you need.

You can apply online, in person, over the phone, or by mail:

- Apply online at <https://benefitscal.com/> or [www.coveredca.com](http://www.coveredca.com)
- Apply in person at a Los Angeles County Department of Public Social Services (DPSS) office. You can find a county office near you by visiting <https://www.dhcs.ca.gov/Medi-Cal/Pages/county-office.aspx>
- You can visit one of our Community Resource Centers to receive in-person support with applying to Medi-Cal. To schedule an appointment call **1.877.287.6290** or contact your **local center**.
- You can also apply at a community clinic or FQHC: <https://ccalac.org/find-a-clinic/>
- Call the DPSS Customer Service Center at **1.866.613.3777**, Monday through Friday from 7:30 am – 5:30 pm.
- Download an application and mail your completed and signed application to: Covered California P.O. Box 989725 West Sacramento, CA 95798-9725



### Need Help Now?

Avoid costly and unnecessary emergency room visits. Care and support are just a call away through the Los Angeles County Department of Health Services: **LA Health Services Nurse Advice Line**. Call toll free **1.844.804.0055**, option 2 to speak with a nurse who can provide medical advice and help you decide the level of care you need. Nurses are available daily 7 am – 10 pm, 7 days a week.



#### What they offer:

- Access to a registered nurse who can answer health-related questions, give medical advice, and help you find the right care you need.
- This service is available to patients who receive primary care services at a DHS clinic *and* for community members who are uninsured and living in Los Angeles County.

# Upcoming CRC Information Sessions



## CRC Location

### Wilmington

911 North Avalon Blvd., Wilmington, 90744

### Norwalk

11721 Rosecrans Ave., Norwalk, CA 90650

### East LA

4801 Whittier, Blvd., Los Angeles, 90022



## Date

Feb. 6, 2026

Feb. 13, 2026

Mar. 12, 2026

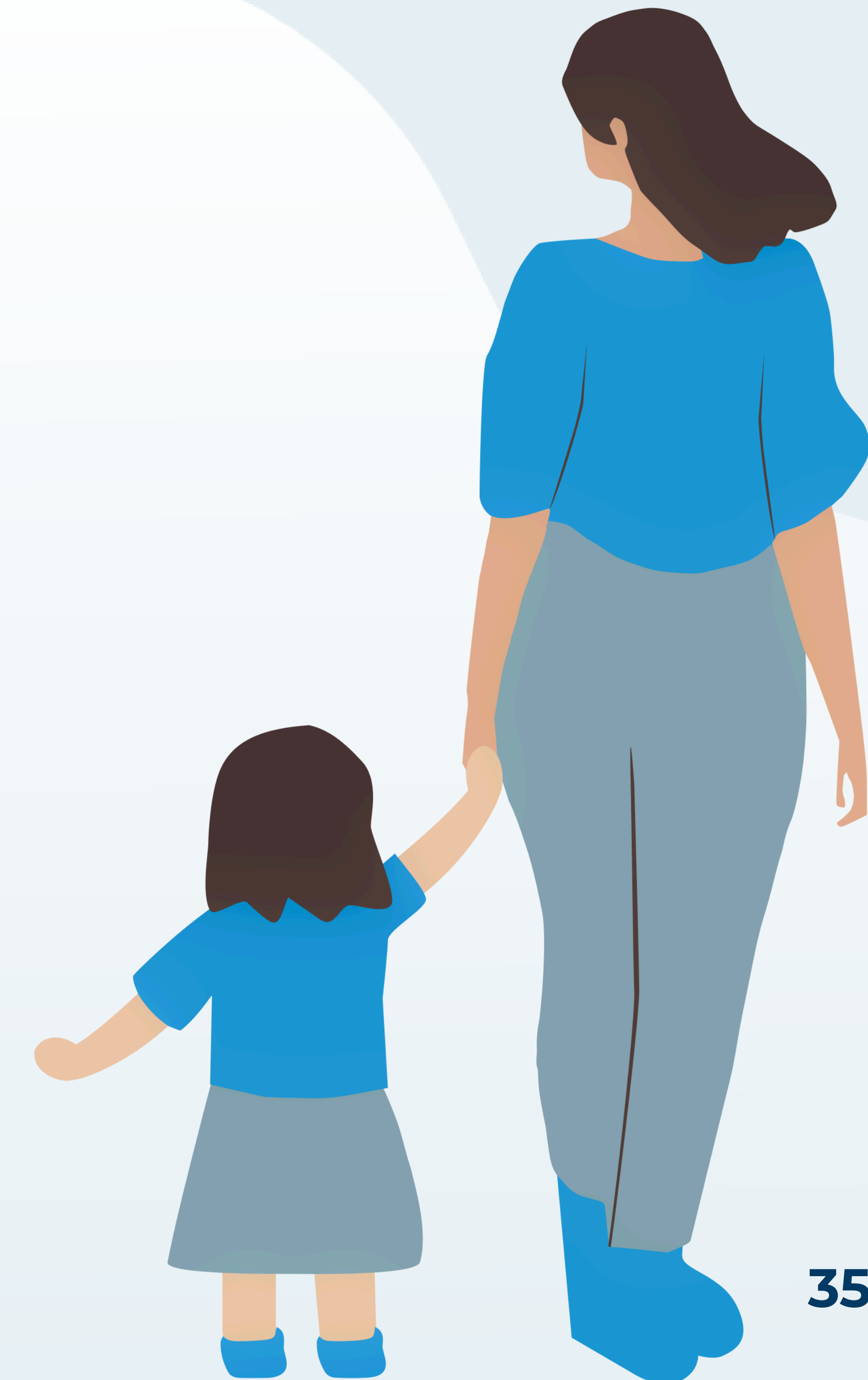


## Time

12:15 – 1:15pm

1:00 – 2:00pm

1:30 – 2:30pm



# Upcoming CRC Information Sessions

To learn more about upcoming sessions, visit:  
[www.lacare.org/healthy-living/information-sessions](http://www.lacare.org/healthy-living/information-sessions).  
Scan the QR code below for quick access.



# Upcoming Tax Filing Classes



## Location

### Long Beach\*\*\*

5599 Atlantic Ave., Long Beach, CA 90805

### Palmdale\*

2072 E. Palmdale Blvd., Palmdale, CA 93550

### East L.A.\*

4801 Whittier Blvd., Los Angeles, CA 90022

### Panorama City\*

7868 Van Nuys Blvd., Panorama City, CA 91402

### Panorama City\*

7868 Van Nuys Blvd., Panorama City, CA 91402

### Pomona\*\*

696 W. Holt Ave., Pomona, CA 91768

### El Monte\*\*

3570 Santa Anita Ave., El Monte, CA 91731



## Date

Mar. 13, 2026

Mar. 14, 2026

Mar. 20, 2026

Mar. 27, 2026

Apr. 3, 2026



## Time

1:00 – 6:00pm

9:00 – 2:00pm

9:00 – 3:00pm

9:30 – 1:30pm

9:30 – 1:30pm

9:30 – 2:30pm

9:00 – 2:00pm



\*Register online \*\*No registration required \*\*\*To register, contact Mike Gipson at 562-252-0865.

# Upcoming Tax Filing Classes

To learn more about upcoming classes, visit:

[www.communityresourcecenterla.org/  
classes-events/schedule](http://www.communityresourcecenterla.org/classes-events/schedule)

Scan the QR code below for quick access.





# Question & Answer Session



L.A. Care  
HEALTH PLAN



blue  
CALIFORNIA  
PROMISE

Community Resource Center

# Thank you for your attention!

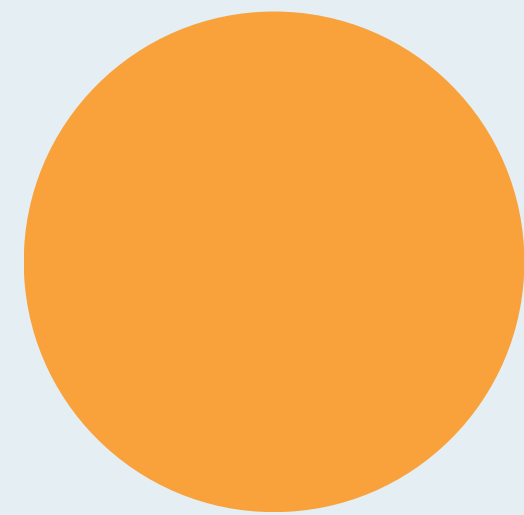


L.A. Care and Blue Shield Promise are independent entities.  
Blue Shield of California Promise Health Plan is an independent licensee of the Blue Shield Association.

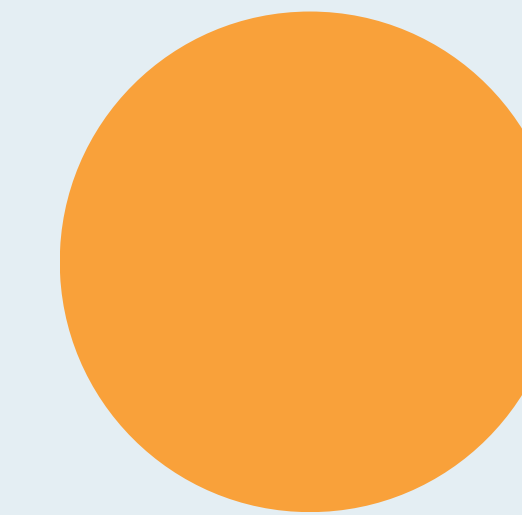


# Changes to Covered California (continued)

## Open Enrollment for coverage in 2027 will be shortened by 31 days, limiting the time members can enroll



Open Enrollment used to  
Start on November 1  
End on January 31



Now, Open Enrollment will  
Start on November 1  
End on December 1

- ✓ **Current enrollees will automatically be re-enrolled in 2026** if their plan is available, and they are still eligible.
- ✓ **New members will need to make sure they enroll during this period** to get covered in 2027.

# Changes to Covered California (continued)

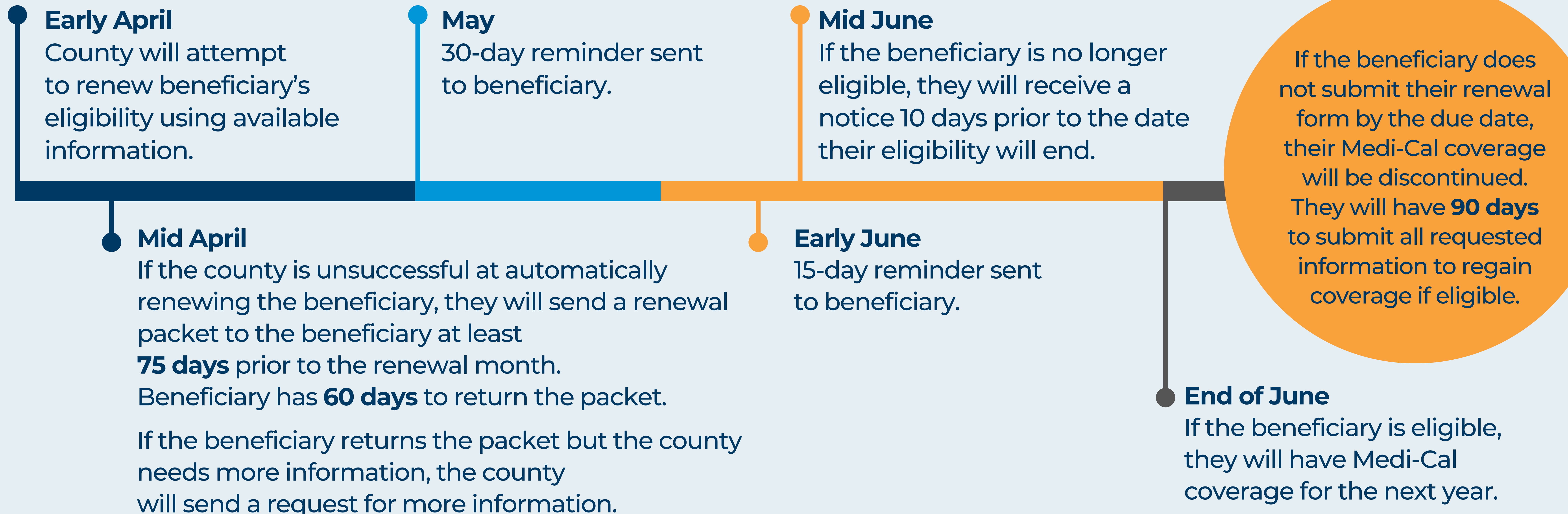
## Open Enrollment for coverage in 2027 will be shortened by 31 days, limiting the time members can enroll

- ✔ Open Enrollment used to start on November 1<sup>st</sup> and end on January 31<sup>st</sup>
- ✔ Now, Open Enrollment will start on **November 1<sup>st</sup>** and end on **December 1<sup>st</sup>**
- ✔ **Current enrollees will automatically be re-enrolled in 2026** if their plan is available, and they are still eligible.
- ✔ New members will need to make sure they enroll during this period to get covered in 2027.



# Medi-Cal Renewal Timeline

This map highlights the county renewal activities for a beneficiary whose renewal month is in June.



# Upcoming Tax Filing Classes



## Location

**Long Beach\***

Address

---

**Palmdale**

Address

---

**East L.A. + Panorama City**

Address

---

**Panorama City + Pomona\*\***

Address

---

**El Monte\*\***

Address



## Date

**Mar. 13, 2026**

---

**Mar. 14, 2026**

---

**Mar. 20, 2026**

---

**Mar. 27, 2026**

---

**Apr. 3, 2026**



## Time

**1:00 – 6:00pm**

---

**9:00 – 2:00pm**

**9:00 – 3:00pm**

**9:30 – 1:30pm**

**9:30 – 1:30pm**

**\*\*9:30 – 2:30pm**

---

**9:00 – 2:00pm**





?



?



?



?

