

USC Verdugo Hills Hospital

Keck Medicine of USC

MEDI-CAL

Medi-Cal is California's Medicaid health care program that pays for various medical services for children and adults with limited income. Low-income seniors (age 65) with Medicare can also qualify for Medi-Cal to provide additional health insurance coverage, in-home care support, social services support, and even assisted living/nursing home if the need arises. Medi-Cal also provides prescription, dental, vision and hearing aid coverage that Medicare may not cover.

Medi-Cal acts as a secondary insurance to Medicare for those who qualify. Medi-Cal will cover Medicare premiums and co-pays allowing low-income older adults to reduce their medical expenses. When seeking Medi-Cal to cover Home and Community Based Services for in-home and other long-term services, [**SPOUSAL IMPROVERISH-MENT PROTECTIONS**](#) permit the well spouse to retain additional income up to \$3,865.

The state may make a claim against your estate for the amount of the Medi-Cal benefits paid for long-term care costs. Recovery is limited to those estates that are subject to probate under California law. For more information: visit canhr.org.

Apply for MEDI-CAL:

BenefitsCal - <https://benefitscal.com/>

Covered California - (800) 300-1506
coveredca.com

LA County Dept of Public Social Services -
(866) 613-3777 - apply by phone



ELIGIBILITY

In 2026, adult Medi-Cal applicants are allowed a net countable monthly income of \$1836 month (individual) or \$2490 (household of two). For larger households, visit Covered California at coveredca.com for eligibility.

In July 2027, older adults 65+ are subject to asset limits: \$21,000 for an individual; and \$31,000 for a couple. Applicants may own the home they are living in and own one car. If you have questions or concerns about your eligibility due to income or deductions, please contact the agencies listed here.

FREE CONSULTATION

Center for Health Care Rights – Health Insurance Counseling and Advocacy Program (HICAP) - (800) 824-0780 | healthcarerights.org

Neighborhood Legal Services – Health Consumer Center - (800) 896-3202 | nlsla.org

USC VHH Community Resource Center for Aging - (818) 949-4033 | uscvhh.org

MEDI-CAL LONG-TERM SERVICES & SUPPORT

The following Medi-Cal programs can be vital to aging in place.

IN-HOME SUPPORTIVE SERVICES (IHSS)

Provides in-home assistance to remain safely at home. A county social worker interviews the applicant to determine eligibility and need. A completed Health Care Certification must be submitted to the county. To apply, call Medi-Cal directly or your Medi-Cal insurance for assistance. For more information - <https://www.cdss.ca.gov/in-home-supportive-services>

COMMUNITY-BASED ADULT SERVICES

(CBAS) formerly Adult Day Health Care.

Services include nursing services, physical, occupational and speech therapies, social services, mental health services, personal care, meals and transportation to CBAS centers.

PROGRAM FOR ALL-INCLUSIVE CARE for the ELDERLY (PACE)

A model of care to provide and coordinate all needed preventive, primary, acute and long-term care services. Must be 55+, reside in a PACE service area, meet eligible at a nursing home level of care, and live safely in the community. To learn more, call a PACE provider:

WelBeHealth - (888) 530-4415

PACE locator -

<https://www.dhcs.ca.gov/individuals/Pages/PACEPlans.aspx>

NURSING HOME CARE

Medi-Cal covers nursing home care if there is a prior authorization from the health care provider. Patient's stay must be considered medically necessary.

MULTIPURPOSE SENIOR SERVICES PROGRAM (MSSP)

Assists with care coordination services to age 65+ with physical or cognitive impairments that makes it difficult to complete daily tasks. Services provided may be safety equipment (grab bars, ramps), minor home repairs, in-home care, transportation, home-delivered meals.

ASSISTED LIVING WAIVER (ALW)

Allows eligible adults age 21+ the opportunity to transition from a skilled nursing facility or the community into an assisted living facility. Participants pay room and board while Medi-Cal pays for assisted living care.

HOME AND COMMUNITY-BASED ALTERNATIVE (HCBA) WAIVER

Provides care management services to persons at risk for institutional placement. Services are provided by a care team of a nurse and a social worker and coordinates health and mental health care, and other Medi-Cal services.

To apply for these programs, call us at (818) 949-4033 for a referral to local agencies.

Huntington Health Senior Care Network

(626) 397-3110

huntingtonhealth.org/scn

Libertana

(800) 750-1444

libertana.com

Partners in Care

(800) 251-6764

picf.org

NOTE: *This does not constitute a recommendation or endorsement of these agencies, but can be utilized as a convenience in locating services to meet specific needs that an individual or family member may have.*
