

DATE: January 21, 2026

TO: ALL COUNTY WELFARE DIRECTORS Letter No.:26-01  
ALL COUNTY WELFARE ADMINISTRATIVE OFFICERS  
ALL COUNTY MEDI-CAL PROGRAM SPECIALISTS/LIAISONS  
ALL COUNTY HEALTH EXECUTIVES  
ALL COUNTY MENTAL HEALTH DIRECTORS  
ALL COUNTY MEDS LIAISONS

SUBJECT: 2026 FEDERAL POVERTY LEVELS

The enclosed charts provide the 2026 poverty level ceilings for Medi-Cal, Medi-Cal Access Program (MCAP), MCAP-Linked Infants, and County Children's Health Initiative Program (C-CHIP). C-CHIP is available in San Francisco, Santa Clara, and San Mateo counties only. These ceilings are derived from the annual Federal Poverty Level (FPL) figures updated annually in the Federal Register by the U.S. Department of Health and Human Services. In this All County Welfare Directors Letter (ACWDL), the Department of Health Care Services (DHCS) is providing 2026 monthly FPL values (Enclosure 1) as well as 2026 annual FPL values (Enclosure 2), Program Descriptions by FPL (Enclosure 3) and the annual mailer sent to Medi-Cal members who are potentially impacted by 2026 FPL figures (Enclosure 4).

Counties must review all denials and discontinuances for the following groups back to the date specified for each group and re-evaluate eligibility based on the revised FPL figures (see attached enclosures).

- For applicants and recipients of the Medicare Savings Programs (MSP), Qualified Medicare Beneficiary, Specified Low-Income Medicare Beneficiary, and Qualified Individual who do not receive Title II Retirement Survivors and Disability Insurance (RSDI) income, the counties must apply the new FPL figures retroactively to January 1, 2026.
- For MSP applicants or recipients who are receiving Title II RSDI income, the effective date for the new FPLs is March 1, 2026.

- For individuals who are eligible for the Aged, Blind and Disabled (ABD) FPL programs and the 250% Working Disabled Program (WDP), the effective date of the revised FPL figures is April 1, 2026.
- For applicants and recipients whose Medi-Cal is determined based upon Modified Adjusted Gross Income (MAGI) methodologies, the new FPL figures are effective January 1, 2026.

Upon request from the Medi-Cal member, the Medi-Cal member's parent or legal guardian, or the Medi-Cal member's authorized representative, counties shall retroactively change eligibility for the following circumstances:

- Advance Premium Tax Credit (APTC) individuals
  - APTC eligible individuals who are redetermined eligible for Medi-Cal using the 2026 FPL figures may be eligible for retroactive Medi-Cal. The county shall only retroactively change eligibility for APTC individuals who did not enroll in a Qualified Health Plan (QHP), did not pay a premium, or who did enroll in a QHP and pay a premium, but have Medi-Cal covered medical or dental expenses that were not covered by their QHP during the retroactive period.
  - APTC eligible individuals, described above, may be eligible for retroactive Medi-Cal out-of-pocket expense reimbursements (Conlan). Please see MEDIL [I 07-02](#) for additional information about the Conlan process.

Note: The Centers for Medicare and Medicaid Services has decided that there will be no reimbursement for premiums paid to Covered California QHPs. The notice sent by DHCS will state that no Covered California QHP premium reimbursements will be available. Please see [ACWDL 16-08](#) for instructions on determining retroactive Medi-Cal coverage when an individual is transitioning from Covered California coverage.

- Individuals with a Share-of-Cost (SOC)

- Individuals who are redetermined eligible with zero SOC or with a resulting lower SOC Medi-Cal, when using the 2026 FPLs, who had out of pocket expenses for covered medical or dental services, may be eligible for retroactive expense reimbursements (Conlan).
- Please reference the [DHCS website](#) and [MEDIL I 07-02](#) for additional information about the Conlan process.

**Please note:** DHCS is coordinating implementation of the 2026 FPLs in the California Healthcare Eligibility Enrollment and Retention System (CalHEERS) and California Statewide Automated Welfare System (CalSAWS). DHCS anticipates the CalHEERS system and CalSAWS system will be updated with the annual 2026 FPL amounts during the month of February of 2026.

DHCS will send a notice to MAGI Medi-Cal members potentially impacted by the change to inform them of the FPL increase to allow them an opportunity to request a re-evaluation from the county.

If you have other questions on the annual FPL process, please contact the Medi-Cal Eligibility Division (MCED) Policy inbox at [MCED-Policy@dhcs.ca.gov](mailto:MCED-Policy@dhcs.ca.gov).

Original Signed By:

Theresa Hasbrouck, Chief  
Policy Development Branch

Enclosures