CALIFORNIA DEPARTMENT OF HEALTH CARE SERVICES
Michelle Baass | Director

DATE: October 30, 2025

TO: ALL COUNTY WELFARE DIRECTORS — Letter No.: 25-21
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: UPDATE TO MODIFIED ADJUSTED GROSS INCOME (MAGI) MEDI-CAL BUDGET PERIOD SYSTEM FUNCTIONALITY
(Reference: ACWDL 16-16, ACWDL 14-18, ACWDL 18-12, ACWDL 20-17E, ACWDL 21-04, ACWDL 21-12, ACWDL 22-22, ACWDL 25- 15, ACWDL 25-05, MEDIL I 20-13)

The purpose of this All County Welfare Directors Letter (ACWDL) is for the Department of Health Care Services (DHCS) to provide counties with guidance on updates to the Modified Adjusted Gross Income (MAGI) Medi-Cal budget period functionality in the California Healthcare Enrollment, Eligibility and Retention System (CalHEERS) through Change Request (CR) 151332. This system update automates the MAGI Medi-Cal budget periods outlined in ACWDL 21-04.

Background

With the introduction of the Affordable Care Act of 2010 (ACA), states were given flexibility to select three different budget periods on which to base MAGI Medi-Cal eligibility. The budget periods were designed to provide flexibility in determining eligibility for MAGI Medi-Cal. California elected to use all three budget period methodologies for determining income under MAGI-based Medi-Cal. The methodologies states could choose from are as follows:

- Current Monthly Income (CMI)
- Reasonably Projected Annual Income (RPAI)
- System Calculated Annual Income (SCAI) / Projected Annual Income (PAI) – *members only*

Note: For MAGI Medi-Cal, the SCAI functionality has replaced the PAI terminology, but it remains functionally identical to the Medi-Cal PAI budget period and its requirements. For consistency, throughout the remainder of this letter, Medi-Cal's PAI will be referred to as SCAI, as it's the term now used in CalHEERS.

An applicant or member's income for MAGI Medi-Cal is determined based on the budget period that results in the lowest income calculation between CMI and RPAI. The County Eligibility Worker (CEW) shall use the SCAI budget period only for existing

Medi-Cal members who are not eligible under CMI or RPAI budget periods, and when the SCAI is within the MAGI Medi-Cal Federal Poverty Level (FPL) threshold. For more information on the use of the three budget periods in MAGI Medi-Cal determinations, CEWs may refer to ACWDL 21-04.

Lastly, prior to the implementation of CR 151332, CalHEERS functionality supported only two budget periods: CMI and SCAI. Individuals could self-attest to their monthly income and indicate whether their income was expected to fluctuate on both the application and renewal forms. Prior to September 2025, CalHEERS evaluated whether the self-attested income fell within the CMI threshold. If the self-attested income exceeded the CMI limit and the individual reported that their income would fluctuate during the next 12 months, the CEW was required to manually calculate the monthly RPAI amount by dividing the amount provided by 12. The CEW would then verify that the calculated RPAI fell within the applicable FPL threshold and if it was lower than the individual's CMI limit.

CR 151332 CalHEERS Update to MAGI Medi-Cal Income Budget Periods

The implementation of CR 151332 in CalHEERS release 25.9 in September 2025 introduced changes to how budget periods are calculated in CalHEERS. This change included:

- The creation of RPAI as a stand-alone budget period;
- The addition of SCAI as a stand-alone budget period, aligning with existing policy on the Medi-Cal PAI budget periods; and
- The shifting of the existing PAI functionality to be utilized exclusively for Covered California programs.

Due to differences between Covered California and Medi-Cal income budget period policies, CalHEERS uses different terminology when referring to budget periods, as stated above. CalHEERS refers to Medi-Cal PAI as System Calculated Annual Income (SCAI). Additionally, DHCS previously referred to RPAI as Reasonably Predictable Future Income (RPFI). The table below provides a visual comparison of terminology used by Medi-Cal and Covered California when referring to income budget periods.

Medi-Cal Term	CalHEERS Term
CMI (Medi-Cal Only)	CMI (Medi-Cal Only)
RPAI (Formerly RPFI/Medi-Cal Only)	RPAI (Medi-Cal Only)
SCAI (Formerly PAI/Medi-Cal members and Covered California)	SCAI (Medi-Cal members and Covered California)
N/A	PAI (Covered California only)

CalHEERS MAGI Medi-Cal Budget Period Update

The CalHEERS portal will now utilize the three budget periods described in ACWDL 21-04, and as described below for Medi-Cal.

Current Monthly Income

CMI refers to the income received by the household in the month of application, change in circumstance, or renewal and is the default budget period for which Medi-Cal benefits are evaluated. The functionality of CMI will remain unchanged.

Reasonably Projected Annual Income

The calculation of RPAI for individuals with fluctuating income remains an option for those whose CMI exceeds the FPL limit. With the update in release 25.9, the calculation of RPAI is now automated in CalHEERS for individuals who self-attest to fluctuating income information for 12 months from the date of application, renewal, or change in circumstance.

CEWs will no longer be required to calculate the RPAI manually. When prompted to enter income received on the CalHEERS portal, the individual will see an option to provide expected income over the next 12 months if their income fluctuates. If the individual provides self-attested expected income that will fluctuate over the next 12 months, CalHEERS will automatically evaluate this information to determine whether the average monthly amount of the fluctuating income meets the FPL limits for the household size and is less than the CMI.

To ensure applicants and members understand the information requested, the consumer-facing review screens in CalHEERS will ask individuals to provide the "Expected 12-month Income" and include clarification in an information bubble. This information bubble will instruct them to use these screens to enter income if they expect fluctuations during this period due to seasonal work, job loss, new employment, or other anticipated scenarios. Fluctuating income information will also be gathered on the revised paper single streamlined application, which is expected to be released at the end of 2025.

Additionally, CalSAWS will update functionality to include an "Income Amount Detail Page." This page will allow CEWs to add or edit income and expense information for up to 12 months in the future. This will support consistent collection of RPAI and SCAI in alignment with CalHEERS and policy guidance.

System Calculated Annual Income

The final budget period is SCAI, formerly known as PAI, and is utilized to evaluate eligibility for existing MAGI Medi-Cal members whose income increases above the CMI limit during the calendar year, but their total calendar year income stays under the MAGI income limit. Previously, CalHEERS functionality did not support this budget period.

CR 151332 added new functionality for the SCAI budget period used by Medi-Cal members. Only existing MAGI Medi-Cal members are eligible for SCAI. This budget period is based on the calendar year income (income received or expected to be received from January 1 to December 31 of the year reported) and is for members whose income increases during the calendar year and puts their CMI and RPAI over the MAGI income limit, but their calendar year income would allow them to be eligible for MAGI Medi-Cal. As a reminder, historical income information, when available, shall be included at the time of application. For example, including past income information can help ensure the income calculation for the calendar year is more accurate.

With the implementation of Release 25.9, CalHEERS now automatically evaluates SCAI for MAGI Medi-Cal members with a change in circumstances.

It is important to note that the annual renewal date will not change because of an SCAI determination. When the SCAI budget period is used, the individual must have a redetermination before the end of the calendar year in which SCAI is applied, in accordance with ACWDL 21-04. This is considered the end-of-year SCAI redetermination. CalSAWS will transmit a batch to CalHEERS in December as part of the annual SCAI redetermination process for individuals in SCAI. This redetermination will evaluate eligibility for the following year.

Projected Annual Income (PAI) in CalHEERS

Previously, PAI functionality in CalHEERS was used by Covered California and Medi-Cal, though it did not tie directly to one of the Medi-Cal income budget periods. PAI allowed applicants and members the option of overriding the estimated annual income generated by the system based on their reported CMI, if an individual expected to receive an amount different than what was estimated by the portal.

As of CalHEERS release 25.9, the PAI functionality remains available. Individuals can still enter an annual income amount that overrides the one estimated by the portal. **Going forward, CalHEERS will use PAI functionality to determine eligibility for Covered California programs only.** This amount shall be entered into CalSAWS so as to not impact the eligibility determination for any Covered California consumers in a mixed household. The only time this amount will be used for Medi-Cal is when an applicant bypasses the standard income entry option (i.e., does not enter an amount for CMI) and **only** provides a PAI amount, CalHEERS will divide that amount by 12 and use it to calculate CMI, RPAI, and SCAI amounts for Medi-Cal.

Policy Reminders
To support accurate eligibility determinations, all income—regardless of budget period—must be verified either electronically or administratively. The section below outlines key reminders on existing policies for income verification processes.

Electronic Verification (e-verification) of Income and Reasonable Compatibility
Pursuant to California Code of Regulations, title 22, section 50167 and 42 C.F.R. Section 435.949, all income must be verified, either electronically or administratively. When determining eligibility for an individual for MAGI Medi-Cal benefits, CEWs are required to attempt to obtain electronic verification of the self-attested income (at application, annual renewal, or change in circumstance) to determine if the income is reasonably compatible (refer to ACWDL 20-17E).

To determine reasonable compatibility, CalHEERS compares the individual's self-attested MAGI Medi-Cal household income to information received from the Federal Data Services Hub (FDSH). Reasonable compatibility is determined on an individual basis, as outlined in ACWDL 16-16, taking into account the individual's household income, and may vary for each of the three budget periods - CMI, RPAI, and SCAI. For example, an individual's self-attested income may be reasonably compatible for the SCAI budget period but not for the CMI budget period. CalHEERS identifies income that passes the reasonable compatibility rules as electronically verified ("e-verified"). CEWs shall not ask an individual for verification of self-attested income when their income is reasonably compatible and e-verified (WIC Section 14013.3). CEWs shall not ask for additional verification of income from an individual when their income is reasonably compatible for at least one of the budget periods. For example, in the instance that CMI is e-verified, then SCAI must also be treated as e-verified. For more information on how CalHEERS determines if income is e-verified, please refer to ACWDL 21-04.

Reasonable Explanation and Manual Verification
When self-attested income is not e-verified, a reasonable explanation shall be obtained from the applicant or member, as outlined in ACWDL 22-22 and ACWDL 25-15. If the reasonable explanation does not resolve the discrepancy, manual (administrative) verification shall be completed through income documentation.

The verification of income for all budget periods can include, but is not limited to:

- Pay stubs; or
- Letters from employers; or
- Tax statements; or
- Sworn statement, as a verification method of last resort per ACWDL 21-12

If none of the income budget periods can be e-verified:

- For RPAI, the individual must provide verification of their current income and proof of the reasonable projected change. This can include an unemployment letter showing the end date of the seasonal work, an unemployment letter showing a claim end date, or a sworn statement signed under penalty of perjury.
- For SCAI, since historical income verification is already obtained, the individual only needs to provide their current income to meet the verification requirement.
- The CMI methodology shall only be applied if the individual fails to provide the required verification for RPAI or SCAI.

If the CEW requests income verification and the individual fails to provide the requested documentation, the CEW shall discontinue the individual whose income cannot be verified, following guidance in ACWDL 14-18 and ACWDL 18-12.

For additional guidance on the manual verification process, please refer to ACWDL 21-04.

Note: Applications submitted through CalHEERS or CalSAWS that contain all required information will result in immediate Medi-Cal enrollment under the Accelerated Enrollment (AE) policy, even if income verification is pending. For more information, see ACWDL 25-05.

County Role in Budget Period Determinations

While CEWs are required to assess budget periods based on what is self-attested and available through electronic sources, CEWs do not have an obligation to identify or construct alternative budget periods if the applicant or member does not provide enough information to determine a different budget period outside of CMI.

Income Budget Period Examples

CMI Example: *A married couple with one mutual child (Parent A, 29 years old, Parent B, 31 years old, and child,4 years old) applies for Medi-Cal through the BenefitsCal portal and reports zero income due to job loss.*

- Parent A applies for Medi-Cal through the BenefitsCal portal in March 2025, for their family.

- Parent A self-attests $0 income for March after losing their job in February and does not qualify for unemployment benefits.
- Parent B is not working.
- Parent A and B upload a copy of proof of employment termination for Parent A and a written sworn statement of zero income since October 2023 for Parent B during their application submission.

Outcome: The CEW processes the new application generated by BenefitsCal, updates the case information in SAWS, and then sends a transaction to CalHEERS for a MAGI Medi-Cal determination with income manually verified. The family is found eligible for MAGI Medi-Cal, using the CMI budget period, with the next renewal due in February 2026.

RPAI Example: *Individual C and Individual D apply for Medi-Cal as a married couple. Both individuals attest to fluctuating income over the next 12 months, with Individual C reporting $1,500 and Individual D reporting $1,200 in the month of application.*

- Both Individuals apply for Medi-Cal through the CalHEERS portal on March 16, 2026.
- Individual C attests to $1,500 per month from January 2026 and expects it to end in June 2026.
- Individual D attests to $1,200 per month from January 2026 and expects it to end in August 2026.
- The CalHEERS portal projects the income 12 months from the Application Month, March 2026 to February 2027.
- The FDSH e-verifies income information for both Individual C and Individual D through CalHEERS.

Outcome: The portal calculates the RPAI by averaging the 12-month income and compares this to the CMI for June. From March to June 2026, the household reports $2,700 per month; from July to August $1,200 per month, and from September 2026 through February 2027, $0 per month. The following graph below provides a visual representation of the household's projected income over a 12-month period.

Household's 12-Month Prospective Income	
March through June 2026	$2,700($1,500+$1,200) x 4 = $10,800
July through August 2026	$1,200 x 2 = $2,400
September through February 2027	$0 x 6 = $0
Total	$13,200 divided by 12 months = $1,100 per month RPAI

Current Month						
03/2026	**04/2026**	**05/2026**	**06/2026**	**07/2026**	**08/2026**	**09/2026**
$2,700	$2,700	$2,700	$2,700	$1,200	$1,200	$0

10/2026	11/2026	12/2026	01/2027	02/2027
$0	$0	$0	$0	$0
				Eligibility Redetermined

The calculated RPAI ($13,200/12 = $1,100) is found to be lower than the CMI ($2,700). CalHEERS utilizes RPAI for each household member's MAGI Medi-Cal income calculation. Income remains below the FPL income limit, and the information is returned as e-verified. Both individuals are found to be eligible for MAGI Medi-Cal beginning March 1, 2026, with the annual renewal set for February 2027.

SCAI Example: *Individual E is a current MAGI Medi-Cal member and reports a change (RAC) in income in CalHEERS due to a new job. Prior to the new employment, Individual E was receiving Unemployment Insurance Benefits (UIB). The newly reported income exceeds the CMI limit and is not expected to fluctuate.*

- Individual E applied for Medi-Cal in February 2026 in CalHEERS.
- CalHEERS evaluated Individual E for MAGI Medi-Cal utilizing the CMI budget period.
- Individual E’s unemployment income of $450/month, which started before January 1, 2026, was e-verified.
- Individual E logged into CalHEERS in October 2026 to report a change in income.
- Individual E reported that the UIB ended in September 2026, and they expect to receive $2000 a month for their new employment, beginning in October 2026.
- The CalHEERS portal identifies that this income is outside the CMI limit for Individual E.
- The CalHEERS portal calculates the SCAI for Individual E based on the income received between January 1 and December 31, 2026.
- The SCAI income e-verifies.

Outcome: The CalHEERS portal evaluates Individual E’s income information provided at RAC and identifies that this income is outside the CMI limit. From January to

September 2026, Individual E's unemployment income is $450 per month, and for October to December 2026, Individual E reports their new employment income of $2,000 per month. The following graph below provides a visual representation of the household's projected income over a 12-month period.

Household's Calendar Year Income	
January through September 2026	$450 x 9 = $4,050
October through December 2026	$2,000 x 3 = $6,000
Total	$4,050 + $6,000 = $10,050 $10,050 divided by 12 months = $837.50 per month PAI

01/2026	02/2026	03/2026	04/2026	05/2026	06/2026
$450	$450	$450	$450	$450	$450

07/2026	08/2026	09/2026	10/2026	11/2026	12/2026
$450	$450	$450	$2,000	$2,000	$2,000
					Eligibility Redetermined for January

Based on the projected income for Individual E of $10,050, their monthly SCAI amount is $837.50.

The portal uses the SCAI budget period, which averages the income received during the calendar year (from January 1 to December 31, 2026), and compares this to the CMI for October. The SCAI monthly amount of $837.50 is less than the CMI amount of $2,000. Therefore, the SCAI budget period is applied, and Individual E's income falls under the Medi-Cal limit. The portal utilizes SCAI for Individual E's MAGI Medi-Cal income calculation, and this amount is e-verified. As a result, Individual E remains eligible for MAGI Medi-Cal benefits.

As a reminder, the annual renewal date will not change because of SCAI determination. Since the SCAI budget period was used, CalSAWS will transmit a batch to CalHEERS in December as part of the annual SCAI redetermination process. This redetermination will evaluate eligibility for the following year.

PAI Example: *Individual F applies for health coverage through CalHEERS, provides PAI information, and is evaluated for Covered California programs.*

- Individual F applied for health coverage through the CalHEERS portal.
- On the income pages, Individual F overrides the annual amount determined by CalHEERS based on the monthly reported income and enters an annual income of $45,000.
- The CalHEERS portal determines that Individual F does not qualify for MAGI Medi-Cal and evaluates for Covered California programs.
- The CalHEERS portal e-verifies the income provided for Covered California.

Outcome: The CalHEERS portal evaluates the income information provided by Individual F, determines that Individual F is not eligible for MAGI Medi-Cal, and evaluates for Covered California programs. The self-attested income information is returned as e-verified for Covered California.

Household’s Calendar Year Income	
Projected Annual Income	$45,000 ($45,000/12= $3,750 per month)

***RPAI Example Using Manual Verification**: A married couple (both 25 years old), with no dependents and file taxes as married jointly, applies for Medi-Cal through CalHEERS. Individual G attests to fluctuating income over the next 12 months, and Individual H is unemployed and attests to zero Income.*

- A married couple applies for Medi-Cal through the CalHEERS portal in July 2025.
- Individual G self-attests to fluctuating income, stating they work as a lifeguard for 5 months of the year (including the application month of July 2025), earning approximately $2,500 per month, and works at a local restaurant for the remaining 7 months out of the year, earning approximately $1,000 per month in gross income, depending on their scheduled hours.
- Individual H self-attests to being unemployed and reports zero income.
- The income is not found reasonably compatible with information in the FDSH and does not e-verify.
- Based on the self-attested information, CalHEERs enrolls them temporarily under Medi-Cal’s AE until the income information is verified.
- Individual G and Individual H both receive an alert in the Household Eligibility Results Summary page to take action to provide a Reasonable Explanation for the difference in income.
- Both individuals select the “other” option from the drop-down menu and provides an explanation.

- CalHEERS sends an Unsolicited Determination Eligibility Request (DER-U) to the county, requesting manual review of the income and provided reasonable explanation.
- The CEW conducts an ex parte review of all available relevant information on file and does not find anything during the ex parte review that supports the self-attested income verification.
- The CEW submits an EDR to CalHEERS with a "REX-Deny", denying the reasonable explanation for both individuals.
- The CEW attempts to contact the applicant by phone, their preferred method of contact, and does not receive an answer.
- The CEW proceeds with manual verification by mailing CW 2200, requesting income documentation from both individuals.
- Individual G provides a copy of last year's tax return showing a total of $19,500 a year for the couple.

Outcome: The CEW updates the case information in SAWS and sends a transaction to CalHEERS for MAGI Medi-Cal determination with income administratively verified. RPAI is used, AE ends, and both adults are found to be eligible for MAGI Medi-Cal. The following graph below provides a visual representation of the household's projected income over a 12-month period.

Household's 12-Month Prospective Income	
March through July 2025	$2,500 x 5 = $12,500
August through February 2026	$1,000 x 7 = $7,000
Total	$19,500 divided by 12 months = $1,625 per month RPAI

Current Month						
07/2025	**08/2025**	**09/2025**	**10/2025**	**11/2025**	**12/2025**	**01/2026**
$2,500	$1,000	$1,000	$1,000	$1,000	$1,000	$1,000

02/2026	03/2026	04/2026	05/2026	06/2026
$1,000	$2,500	$2,500	$2,500	$2,500
				Eligibility Redetermined

RPAI with Retroactive Request Example*: Individual I and Individual J apply for Medi-Cal as a married couple. Both individuals attest to fluctuating income over the next 12* *months, with Individual I reporting $1,500 per month from January 2026 and expecting it to end in June 2026, while Individual D reports $1,200 in the month from January 2026 and expecting it to end in August 2026.*

- Both individuals apply for Medi-Cal through the CalHEERS portal on March 4, 2026.
- Individual I attests to $1,500 per month from January 2026 and expects it to end in June 2026.
- Individual J attests to $1,200 per month from January 2026 and expects it to end August 2026.
- The CalHEERS portal projects the income 12 months from the Application Month, March 2026 to February 2027.
- The FDSH e-verifies income information for both individuals through CalHEERS, which makes their MAGI Medi-Cal application approved.
- Individual J also requests retroactive coverage for the months of December 2025, January 2026, and February 2026 by contacting their county office.
- While on the phone, they uploaded their paystubs for the three retroactive months through the BenefitsCal portal. For each retroactive month, the pay stubs show $1,200 per month for Individual J and $1,500 per month for Individual I.

Outcome: The CEW reviews the paystubs uploaded by Individual J, updates the case in SAWS and establishes the retroactive coverage request from December 2025 to February 2026, and then sends a transaction to CalHEERS for eligibility determination with income administratively verified. CalHEERS calculates the RPAI amount for each retroactive month by averaging the 12-month income and compares this to the CMI for December, January, and February 2026:

Retro Month	Retro Month	Retro Month	Application Month		
12/2025	**01/2026**	**02/2026**	**03/2026**	**04/2026**	**05/2026**
$2,700	$2,700	$2,700	$2,700	$2,700	$2,700

06/2026	07/2026	08/2026	09/2026	10/2026	11/2026
$2,700	$1,200	$1,200	$0	$0	$0

12/2026	01/2027	02/2027
$0	$0	$0
		Eligibility Redetermined

December 2025 Retro Month	
December 2025 through June 2026	$2,700 x 7 = $18,900
July through August 2026	$1,200 x 2 = $2,400
September through November 2026	$0
Total	$18,900 + $2,400 = $21,300 $19,800 divided by 12 months = $1,775 per month RPAI

January 2026 Retro Month	
January through June 2026	$2,700 x 6 = $16,200
July through August 2026	$1,200 x 2 = $2,400
September through December 2026	$0
Total	$16,200 + $2,400 = $18,600 $18,600 divided by 12 months = $1,550 per month RPAI

February 2026 Retro Month	
February through June 2026	$2,700 x 5 = $13,500
July through August 2026	$1,200 x 2 = $2,400
September through January 2027	$0
Total	$13,500 + $2,400 = $15,900 $15,900 divided by 12 months = $1,325 per month RPAI

	12/2025	01/2026	02/2026
CMI	$2,700	$2,700	$2,700
RPAI (per month)	$1,775	$1,550	$1,325

The calculated RPAI is found to be lower than the CMI for each retro month. Income remains below the FPL income limit, and the information is returned as e-verified. Individual I is found to be eligible for retro months of December 2025, January 2026, and February 2026.

RPAI Example in CalSAWS: Individual K applies for Medi-Cal through the BenefitsCal portal in December 2025, reports fluctuating income over the next 12 months.

- Individual K applied for Medi-Cal through the BenefitsCal portal in December 2025
- Individual K reports that they earn $1,100 per month as a dishwasher and $700 per month in their school-related position, expected to end in June 2026.

- The CEW enters the income information in CalSAWS and attempts to e-verify the information with data from the FDSH in CalHEERS.
- The income does not e-verify, and the CEW requests a reasonable explanation or proof of income.
- Individual K provides a copy of his paystubs and proof of contract that indicates the school-related position will end until the school year in June 2026.
- The CEW processes the Medi-Cal application with the documents received in CalSAWS and reviews the income documentation provided.
- The CEW updates the case information and enters Individual K's income as $1,500 monthly income from the dishwasher position as ongoing with no end date, while the $800 monthly income from the school-related position is entered with an end date of June 2026.

Outcome: The CEW processes the new application and sends a transaction to CalHEERS for a MAGI Medi-Cal determination with income manually verified. The CalHEERS calculates the RPAI amount for the prospective 12-months and compares this to CMI. PAI cannot be used since this is a new application. The following graph below provides a visual representation of the household's projected income over a 12-month period.

Household's 12-Month Prospective Income	
December 2025 through June 2026	$1,800 x 7 = $12,600
July through November 2026	$1,100 x 5 = $5,500
Total	$18,100 divided by 12 months = $1,508 per month RPAI

Current Month						
12/2025	**01/2026**	**02/2026**	**03/2026**	**04/2026**	**05/2026**	**06/2026**
$1,800	$1,800	$1,800	$1,800	$1,800	$1,800	$1,800

07/2026	08/2026	09/2026	10/2026	11/2026
$1,100	$1,100	$1,100	$1,100	$1,100
				Eligibility Redetermined

The calculated RPAI ($18,100/12 = $1,508) is found to be lower than the CMI ($1,800). SAWS displays the MAGI Budget information provided in the DER on the 'MAGI Budget Detail' page showing the RPAI budget period is used for MAGI income calculation.

Income remains below the FPL income limit. Individual K is found to be eligible for MAGI Medi-Cal beginning December 1, 2025, with the annual renewal set for November 2026.

For any questions regarding the MAGI Medi-Cal budget periods and their appropriate application in CalSAWS, counties may contact their local CalSAWS representative for further assistance.

If you have any questions or if we can provide further information, please contact the MCED Policy inbox at MCED-Policy@dhcs.ca.gov.

Sincerely,

Sarah Crow, Chief
Medi-Cal Eligibility Division

Enclosure *(if applicable)*