

Important Medi-Cal Information if You Use Nursing-Facility Care or Get Home Care

Medi-Cal has special rules about your income and assets if you use nursing-facility care. This includes getting care at nursing facilities, or in your own home.

► Read this if You Are Single and Use Nursing Facility Care.

Each month, most of your income will go to your nursing facility or toward your nursing care. You can keep \$35 each month for personal needs.

► Read this if:

- You Use Nursing-Facility Care and Your Spouse or Registered Domestic Partner Lives at Home.**
- You Are Applying for a Home and Community-Based Waiver Program and Your Spouse or Registered Domestic Partner Lives at Home.**

There are special rules that may let you transfer some or all of your income to your spouse or registered domestic partner. These are called “Spousal Impoverishment Rules.”

These rules help make sure that the person at home has enough money to live on. They can also help you and your spouse or registered domestic partner qualify for free Medi-Cal.

- To qualify in 2026, your spouse or registered domestic partner’s income usually needs to be less than \$3,948 per month.
- You may still qualify if your spouse or registered domestic partner makes more than \$3,948 per month. This happens if your spouse or registered domestic partner needs more of your income to pay for food or healthcare, keep your home, or care for an immediate family member who is disabled.

Have Questions or Want More Information?**Call us or visit your local county Medi-Cal office.**

- ▶ Call the Medi-Cal Helpline:
(800) 541-5555
- ▶ Find the phone number and address for your county office:
dhcs.ca.gov/COL

Contact your local Area Agency on Aging. They provide free help to coordinate services for older adults in each California region.

- ▶ Call to find services in your county:
(800) 510-2020
- ▶ Go online to find services in your county:
aging.ca.gov/Find_Services_in_My_County/

Contact California's Long-Term Care Ombudsman's Office. They provide free help for people in long-term care facilities with issues related to their daily care, health, safety, rights, and more.

- ▶ Learn about services from the Ombudsman:
aging.ca.gov/Programs_and_Services/Long-Term_Care_Ombudsman/

IMPORTANT NEW LAW AS OF 2026

The Medi-Cal program may count your assets when determining if you are eligible for benefits. Assets can include bank accounts, certain investments, and other property.

Most people can have up to \$130,000 in assets and still qualify for Medi-Cal. Additional asset amounts may be allowed for other household members.

You must report your assets and all your income to your county worker. This includes income from jobs, child and spousal support, Social Security retirement and disability benefits, rental income, and more.