Have an employee on Medi-Cal?

Renewals happen every year. Help them stay covered.

All Medi-Cal members have their eligibility reviewed every year. The California Department of Health Care Services (DHCS) is urging employers across the state to help raise awareness about the Medi-Cal eligibility renewal process and encourage Medi-Cal members to take the necessary steps to keep themselves and their families covered.

Employers can share the information below with employees who may be at risk of losing their Medi-Cal health coverage.

1. Make sure employees with Medi-Cal know that they will be contacted about continuing their coverage.

- If their information has changed, Medi-Cal members should let their local Medi-Cal office know within 10 days to ensure Medi-Cal can reach them when it's time to renew.

- The fastest way to check and update their information is by logging in to their online account through **BenefitsCal.com**.

- If they are not renewed automatically, their local Medi-Cal office will mail them a yellow envelope with a renewal form. They must provide the information requested to determine if they are still eligible for Medi-Cal. Remind employees to sign and date their form before sending it back. Employees should open all mail they receive from their local Medi-Cal office so they do not miss any important information.

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2. Tell employees about health coverage options that might be available to them.

- If your employees or their family members no longer qualify for Medi-Cal, share information with them about employer (and dependent) health plan options available through your company, including premium amounts and plan benefits.

- Losing Medi-Cal is a "Qualifying Life Event," which means an employee can enroll in an employer health plan outside of open enrollment. They should be able to easily enroll in any employer health plan your company offers.

- If income eligible, individuals may have Medi-Cal as their secondary coverage.

- Employees must report employer-offered coverage to the state as it may affect Medi-Cal and Covered California eligibility.

3. Encourage employees to explore health coverage options through Covered California.

- Covered California may be an option for employees who lose Medi-Cal coverage. It is important that your employees are aware that if they are offered coverage through your company that is deemed affordable, they will not be eligible to enroll through Covered California and receive financial help (known as "premium tax credits"). For more information, and to access an Affordability Tool to calculate if coverage offered through an employer is affordable, visit **Covered California's Employer Coverage and Financial Help** page.

- If an individual is over the income limit, their local Medi-Cal office will automatically send their information to Covered California. If they are eligible for financial help (known as "premium tax credits"), Covered California will choose a quality health plan for them that provides the best value at the lowest cost.

- Covered California plans provide many of the same benefits as Medi-Cal, including preventive care, specialty care, prescriptions, hospital stays, mental health care, and more.

- Ninety percent of Covered California enrollees receive financial help, many paying $10 or less per month for health insurance, and some getting covered at no cost. Employees can use Covered California's **online calculator** to find out if they are eligible for a plan.

- Employees can visit **CoveredCA.com** or call at 800-300-1506 to learn more.

4. Remind employees they can reapply for Medi-Cal if they lose coverage.

- After their Medi-Cal coverage ends, they have 90 days to submit any missing information. If they are eligible, Medi-Cal will continue.

- Medi-Cal eligibility is determined on a month-to-month basis, so they can reapply if their income or medical needs change at any time.

- They can apply by mail, phone, in person, or online.

- They can apply online through **BenefitsCal** or they can contact their **local Medi-Cal office**.

5. Questions?

- For more information, visit **Medi-Cal.dhcs.ca.gov**.