Asset rules are changing on January 1, 2026

Medi-Cal



Medi-Cal will consider assets (what you own) when deciding if you qualify starting January 1, 2026.

Who does this apply to?

Medi-Cal members and applicants who:

- are age 65+ or older, or
- have a disability (physical, mental, or developmental), or
- live in a nursing home, or
- are in a family that makes too much money to qualify under federal income rules.

How much can I own and still get Medi-Cal?

- $130,000 limit for 1 person.
- +$65,000 for each additional household member (10 people maximum).

What paperwork will I need?

You may be asked to send proof of the assets you must report, like statements for your bank accounts, car loan, or mortgage.

Medi-Cal members:

You do not need to do anything unless you get a renewal form or request for information from Medi-Cal. Turn in your information by the due date so you don't lose your Medi-Cal.

Examples of items you must report:

- Bank accounts.
- Cash.
- Certain savings.
- Primary home.
- Additional properties, such as rental homes.
- Motor vehicles.
- Life insurance policies.
- Digital wallets, like Apple Pay and Venmo.
- Retirement accounts.
- Other personal and household items, like a wedding ring or musical instrument.

[Office Name]

[Physical Address Line 1]
[Physical Address Line 2]

[Phone Number]

[Website]

Contact your county Medi-Cal office with questions.

For more information, scan the QR code or visit https://www.dhcs.ca.gov/asset