



# Health Coverage

## Eligibility Guide



# Health Coverage Eligibility Worksheet

## 1 FAMILY SIZE AND INCOME

**A.** What is the applicant's family size? It is not necessarily the people the applicant lives with and is related to. Refer to "*Step 1: Family Size & Income*" in the Reference Guide for a definition with more details.

**Family size:** \_\_\_\_\_

**B.** What is the applicant's income (annual/monthly)? Modified Adjusted Gross Income (MAGI), which is based on federal tax reporting rules. Refer to "*Step 1: Family Size & Income*" in the Reference Guide for a definition with more details.

**Income:** \_\_\_\_\_

FPL	Individual	Family of 2	Family of 3	Family of 4	Family of 5	Family of 6	Family of 7	Family of 8	Family of 9
100%	\$11,670/\$972	\$15,730/\$1,310	\$19,790/\$1,649	\$23,850/\$1,987	\$27,910/\$2,325	\$31,970/\$2,664	\$36,030/\$3,002	\$40,090/\$3,340	\$44,150/\$3,679
138%	\$16,104/\$1,342	\$21,707/\$1,808	\$27,310/\$2,275	\$32,913/\$2,742	\$38,515/\$3,209	\$44,118/\$3,676	\$49,721/\$4,143	\$55,324/\$4,610	\$60,927/\$5,077
213%	\$24,857/\$2,071	\$33,504/\$2,792	\$42,152/\$3,512	\$50,800/\$4,233	\$59,448/\$4,954	\$68,096/\$5,674	\$76,743/\$6,395	\$85,391/\$7,115	\$94,039/\$7,836
250%	\$29,175/\$2,431	\$39,325/\$3,277	\$49,475/\$4,122	\$59,625/\$4,968	\$69,775/\$5,814	\$79,925/\$6,660	\$90,075/\$7,506	\$100,225/\$8,352	\$110,375/\$9,197
266%	\$31,042/\$2,586	\$41,841/\$3,486	\$52,641/\$4,386	\$63,441/\$5,286	\$74,240/\$6,186	\$85,040/\$7,086	\$95,839/\$7,986	\$106,639/\$8,886	\$117,439/\$9,786
322%	\$37,577/\$3,131	\$50,650/\$4,220	\$63,723/\$5,310	\$76,797/\$6,399	\$89,870/\$7,489	\$102,943/\$8,578	\$116,016/\$9,668	\$129,089/\$10,757	\$142,163/\$11,846
400%	\$46,680/\$3,890	\$62,920/\$5,243	\$79,160/\$6,596	\$95,400/\$7,950	\$111,640/\$9,303	\$127,880/\$10,656	\$144,120/\$12,010	\$160,360/\$13,363	\$176,600/\$14,716

**C.** Using the above family size and income, determine an applicant's Federal Poverty Level (FPL) by reviewing the table above. Refer to "*Step 1. Family Size & Income*" in the Reference Guide for a definition with more details.

**Percentage of Federal Poverty Level (FPL):** \_\_\_\_\_%

## 2 IMMIGRATION STATUS

**A.** Refer to the chart on the next page and start from the top right section to find the applicant's immigration status and check below. Refer to "*Step 2. Immigration Status*" in the Reference Guide for more details.

- U.S. Citizens
  Category 2 – Other
  Undocumented Residents
- Lawfully Present Immigrants
  Category 3 – Permanently Residing Under Color of Law (PRUCOL)  
*Includes Deferred Action for Childhood Arrivals*
- Lawfully Permanent Residents (LPR)
  Category 1 – Paroled into the U.S. and Qualified Domestic Violence Survivors

**B.** Directly below your selection, choose the applicant's familial status and check below. Refer to "*Step 2. Immigration Status*" in the Reference Guide for more details.

- Children
  Adults *with* Dependent Children
- Pregnant Individual
  Adults *without* Dependent Children

## 3 HEALTH CARE PROGRAMS & SERVICES

Apply the information you found out from steps 1 and 2 of this worksheet to steps 1 and 2 on the *Health Coverage Eligibility Chart* on the next page in order to determine what the applicant is eligible for. Once you locate the programs and services they are eligible for refer to "*Step 3. Health Care Programs & Services*" for definitions and more details. Note that the applicant may be eligible for more than one program.

### Medi-Cal

- Full Benefits
  Emergency/Restricted
  Pregnancy Related Services
  Long-term Care

### AIM

- Full Benefits
- ### Covered CA
- With Premium Assistance
  Without Premium Assistance

### Other

- Private Insurance
  County Services
  Community Health Centers

# Health Coverage Programs and Eligibility Chart

*Use the chart inside to discover  
what programs you are eligible for.*

The Health Coverage Eligibility Worksheet and Chart are designed to help guide an applicant through the process of determining what health care programs and services they qualify for. By following Steps 1 through 3 on the Worksheet, use Steps 1 through 3 on the chart to determine the applicant's eligible programs and services. Then refer to the Reference Guide, Steps 1 through 3, for a further explanation of the steps and terms used, as well as resources for further information.

# Health Coverage Programs & Eligibility Chart

Effective January 1, 2014

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## IMMIGRATION STATUS

1 FEDERAL POVERTY LEVEL (FPL)			3 HEALTH CARE PROGRAMS AND SERVICES			2 IMMIGRATION STATUS								
						U.S. Citizens and Lawfully Present Immigrants Including Lawfully Permanent Residents (LPR) and Permanently Residing Under Color of Law (PRUCOL) and other categories						Undocumented Residents		
						Children (under 19 years old)	Pregnant Individual	Adults with dependent children	Adults without dependent children			Children (under 19 years old)	Pregnant Individual	All Adults
U.S. Citizens, Lawfully Present Immigrants – All Categories	U.S. Citizens, Lawfully Present Immigrants – All Categories	U.S. Citizens, Lawfully Present Immigrants – All Categories	U.S. Citizens and Lawfully Present Immigrants-Category 2	LPR and Category 1		PRUCOL-Category 3 <small>Includes: Deferred Action for Childhood Arrivals (DACA)</small>								
				Over 5 years	Under 5 years									
138% FPL and below	Medi-Cal	Full Benefits	✓	✓ See note 2	✓	✓	✓ See note 3	✓						
		Emergency/Restricted	✓	✓	✓	✓	✓ See note 3	✓	✓	✓	✓			
		Pregnancy Related Services		✓						✓				
		Long-Term Care	✓	✓	✓	✓	✓ See note 3	✓	✓	✓	✓			
	Covered CA	With Premium Assistance		✓ 100-138% FPL			✓ See note 3							
	Other	Private Insurance (Non-Covered CA; no premium assist.)							✓	✓	✓			
		County Services	Eligibility varies. Check with your county of residence											
	Community Health Centers	✓	✓	✓	✓	✓	✓	✓	✓	✓				
139% FPL to 266% FPL	Medi-Cal	Full Benefits	✓											
		Emergency/Restricted	✓						✓					
		Pregnancy Related Services		✓ 139- 213% FPL, See note 2						✓ 139-213% FPL				
		Long-Term Care	✓						✓					
	AIM	Full Benefits		✓ 214- 266% FPL						✓ 214-266% FPL				
	Covered CA	With Premium Assistance		✓ See note 1	✓ See note 1	✓	✓	✓						
		Without Premium Assistance												
Other	Private Insurance (Non-Covered CA; no premium assist.)	✓	✓	✓	✓	✓	✓	✓	✓	✓				
	County Services	Eligibility varies. Check with your county of residence												
	Community Health Centers	✓	✓	✓	✓	✓	✓	✓	✓	✓				
267% FPL to 400% FPL	Covered CA	With Premium Assistance	✓ See note 1	✓ See note 1	✓ See note 1	✓	✓	✓						
		Without Premium Assistance												
	AIM	Full Benefits		✓ 267-322% FPL						✓ 267- 322% FPL				
	Other	Private Insurance (Non-Covered CA; no premium assist.)	✓	✓	✓	✓	✓	✓	✓	✓	✓			
County Services		Eligibility varies. Check with your county of residence												
	Community Health Centers	✓	✓	✓	✓	✓	✓	✓	✓	✓				
Above 400% FPL	Covered CA	With Premium Assistance												
		Without Premium Assistance	✓ See note 1	✓ See note 1	✓ See note 1	✓	✓	✓						
	Other	Private Insurance (Non-Covered CA; no premium assist.)	✓	✓	✓	✓	✓	✓	✓	✓	✓			
		County Services	Eligibility varies. Check with your county of residence											
	Community Health Centers	✓	✓	✓	✓	✓	✓	✓	✓	✓				

**NOTE 1:** If the applicant is PRUCOL (i.e. Category 3) they may not be eligible for Covered CA. See reference guide for more information. If the applicant has a legal status that is not listed in this document, contact an immigration attorney.

**NOTE 2:** Medi-Cal pregnancy services eligibility and benefits for adults — full vs. emergency/restricted and pregnancy-related-- vary depending on income and whether you first entered Medi-Cal as an adult without dependent children.

**NOTE 3:** At some point in the future, adults in this group who have income that is under 138% of the Federal Poverty Level and are LPRs, parolees or qualified battered immigrants for less than 5 years will be required to apply for Covered California. Other eligible immigrants (including refugees, asylees and PRUCOLs) can stay in Medi-Cal.

- ✓ Eligible
- Eligible under certain conditions
- Not Eligible

# Reference Guide

## 1 FAMILY SIZE AND INCOME

Family size and annual/monthly income are both used to determine an applicant's Federal Poverty Level (FPL). Use the instructions below to guide the applicant through determining the FPL.

### Family Size

For health care eligibility, a household's family size is not necessarily the people the applicant lives with and is related to. The household size, also referred to as family size, means the tax filer (or tax filers if married filing jointly) plus everyone they claimed as their tax dependents on their tax return.

*Note: For Medi-Cal only, a pregnant woman counts as two or more, depending on the number of expected babies. For Medi-Cal, there are exceptions to tax household rules for two spouses who are in the home, or for a parent who has a child in the home that is not claimed as a dependent. For Covered CA, a pregnant woman is a family size of one.*

### Income

The Covered California and Medi-Cal applications both use a system called Modified Adjusted Gross Income (MAGI), which is based on federal tax reporting rules, to determine household income, which for most people equals their Adjusted Gross Income. For the purposes of this tool, please use an estimate of the applicant's adjusted gross income. For more information see: [http://laborcenter.berkeley.edu/healthcare/MAGI\\_summary13.pdf](http://laborcenter.berkeley.edu/healthcare/MAGI_summary13.pdf).

*Note: If the applicant's family has not filed taxes in the past, they can provide proof of household income via other documents. Acceptable documents include but are not limited to: recent pay stubs, a signed statements from your employer, award letters for disability or retirement, and check for child or spousal support.*

*Note on using the FPL Chart: Some groups still need to meet an assets test to qualify for Medi-Cal. The elimination of the assets test and use of MAGI rules do not apply to individuals who are eligible for Medi-Cal through another program including SSI, Adoption Assistance, foster youth, individuals who are 65 years of age or older, those eligible for Social Security Disability Income, Medically Needy individuals, those in a Medicare Savings program, persons with a disability, Medicare Part D prescription drug low-income subsidies, or Medi-Cal long term care services. These individuals will have to supply additional information to their county to determine their eligibility.*

Once you have determined and recorded the FPL level, move on to **Step 2: Immigration Status.**

### Did You Know?

- Individuals that meet the criteria for DACA (Deferred Action for Classified Childhood Arrivals) are eligible for Medi-Cal if they meet the income requirements.
- Using health care insurance will not be considered in the public health determination. If you enroll in Medi-Cal or any of the services listed here, this also will not affect your immigration status. Only long-term care paid for by Medi-Cal or monthly cash assistance (like CalWORKs) is relevant in the public charge determination. You should not provide any false information on the application.
- Medi-Cal only tries to recover its costs for medical assistance when a recipient is over 55, or when a member of any age is cared for at an institution, such as a nursing home. If you are under 55, you can sign up for Medi-Cal knowing that nothing will happen to your assets unless you are institutionalized. For those over 55 or in an institution, the Department of Health Care Services may present a claim for the cost of your care. It would be paid from your estate at the time of your death, and would not seek payment during your lifetime or the lifetimes of your surviving spouse, disabled son, or daughter, or while your child is under 21 years of age.

Use the terms below to determine the applicant's immigration status.

### **U.S. Citizens**

Individuals born in the U.S. territories or who became U.S. citizens through the naturalization process. Once an individual becomes a citizen, they do not lose that status.

### **“Lawfully Present” Immigrants**

Any non-citizen who is not undocumented is considered lawfully present in the U.S. for immigration purposes. For health care eligibility, the U.S. Department of Health and Human Services (HHS) defined “lawfully present” as including Lawful Permanent Residents and several other immigration statuses. For purposes of the chart, we have divided the U.S. Department of Health and Human Services (HHS) definitions of “lawfully present” into the categories described below:

- **Lawful Permanent Residents (LPRs)**

People lawfully admitted to live permanently in the United States by either qualifying for immigrant visas abroad or adjusting to permanent resident status in the United States. Many LPRs are sponsored by a family member who is a U.S. citizen or LPR or by an employer. An individual can remain in LPR status for their life and is not required to apply for citizenship. See chart for eligibility.

- **Category 1: Individuals Paroled into the U.S. and Qualified Domestic Violence Survivors.**

*See chart for eligibility.*

- **Category 2: Other**

Lawfully Present Immigrants defined by HHS as lawfully present for health purposes other than those listed above, includes but is not limited to: Refugees, Asylees, Trafficking Survivors and immediate family members, conditional entrants to the U.S., individuals granted withholding of deportation/removal, non-immigrant visa holders, Cuban-Haitian entrants, Amerasian immigrants, Iraqi and Afghan special immigrants, and several other lawfully present immigrants not listed in Category 1. See chart for eligibility. For a complete list: see [45 CFR 152.2](#) or the National Immigration Law Center's, "[Lawfully Present Individuals Eligible under the ACA.](#)"

- **Category 3: Permanently Residing Under Color of Law (PRUCOL) who are not listed in 1 or 2 above.**

This category describes Individuals who may be lawfully present but not listed in HHS definition as lawfully present for health care purposes. PRUCOL is a term only used for health care eligibility that includes additional groups of immigrants who may not be listed above. PRUCOL generally means that the immigration authorities are aware of an individual's presence but do not plan to remove him or her from the country. Individuals who claim satisfactory immigration status but are not on the HHS definition of lawfully present immigrants may still be eligible for full benefits under Medi-Cal. However, because they are not on HHS's list of lawfully present immigrants, some PRUCOL's are not eligible for private insurance and financial assistance through Covered CA.

One example of individuals who are PRUCOL and eligible for Medi-Cal, but excluded from Covered CA are individuals granted deferred action under the Deferred Action for Childhood Arrivals (DACA) process. DACA is generally granted to individuals between the ages of 15 and 31 by the Department of Homeland Security. DACA recipients receive a deferral of deportation renewable every 2 years. For more information on DACA and public benefit eligibility see: <http://caimmigrant.org/dacareport.html>.

### **Undocumented immigrants**

Individuals who entered the U.S. lawfully but their lawful status expired or those who entered without permission are considered undocumented.

### **Medi-Cal**

Medi-Cal is California's Medicaid program. This is a public health insurance program that provides full and restricted benefits for low-income individuals including families with children, seniors, persons with disabilities, foster care, pregnant women, and low income people with specific diseases such as tuberculosis, breast cancer or HIV/AIDS. Individuals can apply for Medi-Cal in various places depending on your need: through the internet, by phone, and by mail through Covered California or your county social services office. Individuals can also enroll in-person through their county social services office, or through Covered California Certified Enrollment Counselors or Certified Insurance Agents.

The contact information for all County Social Services offices is available at

[www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices2.aspx](http://www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices2.aspx). Individuals can also apply for Medi-Cal online at: [CoveredCA.com](http://CoveredCA.com) or [www.benefitscal.org](http://www.benefitscal.org) or by calling 1 (800) 300-1506.

### **Full Benefits Medi-Cal**

Full benefits Medi-Cal includes comprehensive benefits and access to services that are “medically necessary.” This includes primary care, specialty care, vision, dental, prescription drugs, mental health, substance use, hospitalizations and long term care. Children have access to additional services through Medi-Cal EPSDT (Early Periodic Screening, Diagnosis and Treatment). Full Benefits Medi-Cal expanded to additional populations January 1, 2014. The chart reflects expanded coverage of Full Benefits Medi-Cal since January 1, 2014. For more information visit [www.dhcs.ca.gov/services/medi-cal/Documents/Benefits%20Chart.pdf](http://www.dhcs.ca.gov/services/medi-cal/Documents/Benefits%20Chart.pdf).

### **Emergency/Restricted Medi-Cal**

Emergency Medi-Cal/Restricted is available regardless of immigration status. It covers medically needed care in order to prevent death, or impairment of the body or the body's functions. For example, coverage for Emergency Room visits or dialysis is available under Emergency/Restricted Medi-Cal. Individuals must otherwise meet eligibility requirements but for their citizenship/immigration status. For more information visit [www.dhcs.ca.gov/services/medi-cal/Documents/Benefits%20Chart.pdf](http://www.dhcs.ca.gov/services/medi-cal/Documents/Benefits%20Chart.pdf).

### **Medi-Cal Pregnancy-Related Services**

Medi-Cal is available to pregnant women with incomes up to 213% FPL regardless of immigration status. Services include prenatal, labor and delivery, and postpartum care, plus some dental and other treatment for conditions that could complicate the pregnancy. To help expedite access to pregnancy-related services, an individual may apply for Medi-Cal through her doctor or clinic under the Presumptive Eligibility for Pregnant Women program. Babies born to mothers enrolled in Restricted Medi-Cal are automatically eligible for Full Benefits Medi-Cal for at least one year. If you are pregnant or think you are pregnant, ask your health care provider to help you apply for Medi-Cal. For more information visit [www.dhcs.ca.gov/services/medi-cal/Documents/Benefits%20Chart.pdf](http://www.dhcs.ca.gov/services/medi-cal/Documents/Benefits%20Chart.pdf) or call 1(800) 824-0088.

### **Long Term Care**

Long Term Care (LTC) Medi-Cal is for low-income individuals who require long term care services, such as in a nursing home. Individuals must be otherwise eligible for Medi-Cal and must be accepted by a long term care facility that takes Medi-Cal. For more information visit [www.dhcs.ca.gov/services/medi-cal/Documents/Benefits%20Chart.pdf](http://www.dhcs.ca.gov/services/medi-cal/Documents/Benefits%20Chart.pdf).

### **Access for Infants and Mothers (AIM)**

The AIM Program is low-cost health coverage for uninsured, pregnant women with incomes between 214- 322% FPL, regardless of immigration status. AIM is also available to women who have private health insurance plans with a maternity-only deductible or copayment greater than \$500. Babies born to mothers enrolled in AIM are eligible for two years for full benefits Medi-Cal with incomes up to 266% FPL and the AIM-Linked Infants Program with incomes between 250–322% FPL up to just before turning two years of age. Once an infant born to a mom on AIM turns two, they will be evaluated for eligibility into Medi-Cal or Covered California. Individuals can apply for AIM by calling 1 (800) 433-2611 or go to [www.aim.ca.gov](http://www.aim.ca.gov).

## **Covered CA**

Covered California is California's health insurance marketplace for individual and small business health insurance coverage. Covered California also refers to a web portal through which you can apply for Medi-Cal as well as private insurance. Lawfully present immigrants without access to affordable health insurance through their employer or another government program like Medi-Cal are eligible to purchase private health coverage and financial assistance through Covered California. For individuals or families with incomes up to 400% FPL, financial assistance is available to help pay for their health insurance premiums. Individuals with incomes up to 250% FPL also get help with copayments or out-of-pocket costs (cost sharing reductions). An individual can enroll and apply for Covered California online, by mail, in person or by phone. An individual is not required to have filed taxes in the past to be eligible for financial assistance but must agree to do so in the future. Small business employers with less than 50 full-time employees can shop for affordable health insurance through Covered California's SHOP (Small Business Health Options Program). Individuals can get more information regarding benefits, cost, and enrollment assistance by calling 1 (800) 300-1506 or go to [www.CoveredCA.com](http://www.CoveredCA.com).

## **Private Insurance**

Individuals can purchase private individual health insurance in California regardless of immigration status. Undocumented persons may not purchase individual coverage through Covered California, but many individual health insurance options exist outside of Covered California. You can contact insurance companies, contact insurance agents or buy coverage through internet health insurance marketplaces other than Covered California. Insurance plans offered outside of Covered California must offer the same consumer protections as Covered California plans and cannot deny individuals based on pre-existing conditions. For more information call 1 (800) 300-1506 or go to [www.CoveredCA.com](http://www.CoveredCA.com).

## **County Health Care Services**

In California, the county health departments must provide access to non-emergency health care services to medically needy residents of the county. Individuals who live in the county but are uninsured or underinsured should have access to primary and specialty care and may pay for those services on a sliding scale basis based on their income. The Low Income Health Program is one example of county-provided health care services. Counties vary as to which of its county residents and what services are covered. Nothing in state law prevents a county from providing services regardless of immigration status and many counties do provide access to undocumented individuals who reside in the county. An individual can establish county or state residency regardless of his or her immigration status. In addition, the state and counties must provide access to public health services (e.g. immunizations, health education, and TB screenings) to anyone, regardless of state or county residency or immigration status. However, these services may not be free.

The contact information for all County Social Services offices is available at [www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices2.aspx](http://www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices2.aspx). Individuals can also find useful county health service information at [www.benefitscal.org](http://www.benefitscal.org).

## **Community Health Centers**

Community Health Centers are health care clinics that provide access to non-emergency services regardless of insurance or immigration status. Individuals pay for services on a sliding scale based on their income. Individuals can receive immunizations, primary and sometimes specialty care, prescription drugs, and sometimes dental. Children can obtain well-child visits and immunizations at no-cost. Many Community Health Centers also participate in programs like Medi-Cal. Individuals can find a community health center near them by calling 1 (855) 899-7587 or visiting [www.californiahealthplus.com/index.cfm/find-my-health-center](http://www.californiahealthplus.com/index.cfm/find-my-health-center) or [www.weconnect.net/index.php/resourcemap-2](http://www.weconnect.net/index.php/resourcemap-2).





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