



*California's protection & advocacy system
Toll-Free (800) 776-5746*

What is Adult Expansion / MAGI Medi-Cal?

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The Affordable Care Act (ACA) (also known as Obamacare) has increased the number of people who can get Medicaid (Medi-Cal in California). “Adult Expansion Medi-Cal” or Medi-Cal for “childless adults” is part of what is now being called “MAGI” Medi-Cal under the ACA. “MAGI” Medi-Cal means any Medi-Cal program that uses MAGI (modified adjusted gross income) to determine financial eligibility for Medi-Cal.

Who is Eligible for Adult Expansion Medi-Cal?

You can get Medi-Cal under the new Adult Expansion Medi-Cal program if:

- You are between the ages of 19 and 64;
- Your MAGI income is below 138% federal poverty level ([FPL](#));ⁱ
- You are not pregnant;
- You do not get Medicare;
- You do not have Medi-Cal without a Share of Cost already.

How do I know if my MAGI income is below [138%](#)?ⁱⁱ

You don't have to figure it out yourself. You can file a “single streamlined application” for MAGI Medi-Cal through Covered California, the county Medi-Cal office, or a number of other places. You can file the single streamlined application online on the Covered California website. If you file for benefits on the county Medi-Cal website, it will redirect you to the Covered California website so you can apply for MAGI Medi-Cal.

Are there rules about how much money or property I can have and still get Adult Expansion Medi-Cal?

Yes, but they are different from pre-ACA Medi-Cal. Pre-ACA Medi-Cal has very strict limits on how much income and how many assets you can have. MAGI Medi-Cal uses a different way to calculate income, and allows a single person to have up to \$16,242 year of MAGI income. That's 138% of the federal poverty level. However, under MAGI Medi-Cal, there are no income exclusions or deductions other than a few deductions used to determine the amount of your MAGI. And, unlike pre-ACA Medi-Cal there is **no** asset test for MAGI [Medi-Cal](#).ⁱⁱⁱ This means you can have more than the \$2,000 per person/3,000 per couple resource limits of pre-ACA [Medi-Cal](#).^{iv}

What if I have a Medi-Cal Share of Cost Now? Can I switch to Adult Expansion Medi-Cal?

Yes. You can contact your local County Medi-Cal office and ask them to check whether you are now eligible for MAGI Medi-Cal with no share of cost. The County will also check if you are eligible for MAGI Medi-Cal at your annual redetermination. The county will give you MAGI Medi-Cal if you are eligible for it.

What Services can I Get with Adult Expansion Medi-Cal?

You can get all of the services available under regular Medi-Cal, including nursing facility, In Home Supportive Services (IHSS), and other long-term care services, **without an asset test**.^v In addition, you can get substance use and mental health services from Medi-Cal managed care plans and from county mental health/behavioral [health](#).^{vi} If you want home and community-based waiver services (HCBS) you can apply for pre-ACA Medi-Cal through the county Medi-Cal office. You can do this by filling out a SAWS 2 Plus [form](#).^{vii}

What Resources Are Available if I Have More Questions?

At the bottom of this document, we have listed Internet resources that may be helpful to do further research. In addition, your county Medi-Cal agency, <http://www.dhcs.ca.gov/services/medi-cal/Pages/CountyOffices.aspx>, and Covered California, www.coveredca.com, 1-800-300-1506, can answer questions.

The following organizations can help with advocacy:

- Disability Rights California, www.disabilityrightsca.org, 10800-776-5746, or
- Your local legal services organization. The Health Consumer Alliance lists these organizations at <http://healthconsumer.org/index.php?id=partners>.

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Disability Rights California is funded by a variety of sources, for a complete list of funders, go to <http://www.disabilityrightsca.org/Documents/ListofGrantsAndContracts.html>.

ⁱ The National Senior Citizens Law Center has written a helpful issue brief on Medicaid expansion in California, which addresses income eligibility. See <http://nslcarchives.org/wp-content/uploads/2013/11/1CA-Eligibility-Brief-4.pdf>: the “MAGI formula does not count certain income including, for example, Veterans’ benefits, child support received, and scholarships, grants, and awards used for education purposes. Expansion Medi-Cal will also allow other income deductions that are not permitted under traditional Medi-Cal income calculations, including for example, alimony paid and pre-tax contributions for expenses such as child care or retirement (although, conversely, it will not allow the usual A&D FPL deductions for health insurance premiums.” The U.C. Berkeley Labor Center has a one-page fact sheet with a simple explanation about how to calculate MAGI. It is available here:

http://laborcenter.berkeley.edu/healthcare/MAGI_summary13.pdf. [“Return to Main Document”](#)

ⁱⁱ For more information on MAGI, see the National Health Law Program’s “Advocate’s Guide to MAGI,” available at <http://www.healthlaw.org/publications/agmagi> [“Return to Main Document”](#)

iii Pre-ACA Medi-Cal asks for information about your assets, and if you have too many, you will not be eligible for Medi-Cal. Under MAGI Medi-Cal you are not subject to this asset test. [“Return to Main Document”](#)

iv <http://nsclarchives.org/wp-content/uploads/2013/11/1CA-Eligibility-Brief-4.pdf> [“Return to Main Document”](#)

v California has notified counties that MAGI expansion adults who need nursing facility services can receive them under MAGI eligibility with no asset test: <http://www.dhcs.ca.gov/services/medi-cal/eligibility/Documents/MEDIL2014/MEDIL14-06.pdf>. California has also notified counties that MAGI expansion adults are eligible for community LTSS services as well: <http://www.dhcs.ca.gov/services/medi-cal/eligibility/Documents/MEDIL2014/MEDIL14-11.pdf>. Although there is no disability determination for MAGI Medi-Cal, you must meet medical necessity standards for LTSS services. [“Return to Main Document”](#)

vi See,

<http://www.dhcs.ca.gov/formsandpubs/laws/Documents/Pending%20SPA%2013-038%20not%20ADA.pdf>;
<http://www.dhcs.ca.gov/formsandpubs/Documents/MMCDAPLsandPolicyLetters/APL2013/APL13-021.pdf>. [“Return to Main Document”](#)

vii <http://www.cdss.ca.gov/cdssweb/entres/forms/English/SAWS2PLUS.pdf>
[“Return to Main Document”](#)