Medi-Cal Eligibility Information
Frequently Asked Questions (FAQ)

Q: Is my child eligible for Medi-Cal?
A: States have different income eligibility rules, but in California, all children up to age 19 with family income up to $48,600 per year (for a family of four) may qualify for Medi-Cal. Young people up to age 21 may also be eligible for Medi-Cal. Youth who have "aged out" of foster care can be covered under Medi-Cal until they reach age 26; there is no income limit for these youth. Medi-Cal coverage may also be available for adults who are U.S. citizens and certain lawfully present immigrants. To find out more information about the Medi-Cal program, call the CHAMP program at 1(866) 742-2273.

Q: I have teenagers. Are they eligible for coverage, too?
A: Yes, in every state, children from birth until their 19th birthday may be eligible for coverage.

Q: I have a job. Can my children and teens still qualify?
A: Yes, many children who are eligible for Medi-Cal are in families where one or both parents are working. Working parents may not have health coverage through their jobs or the health plans they are offered may not cover their children. Many working families cannot afford health insurance on their own and may be eligible for Medi-Cal.

Q: Who can apply for Medi-Cal and for a child?
A: A parent, grandparent, guardian or other authorized representative can apply on behalf of a child.

Q: What if my children and teens are covered by Medi-Cal already?
A: That's great! They already have comprehensive health insurance.

Q: Is there a limit on the amount of time my child or teen can remain enrolled in Medi-Cal?
A: Children and teens can stay covered as long as they qualify. You will need to renew their coverage once a year.

Q: How do I know when to renew Medi-Cal coverage for my child or teen?
A: The program will contact you to let you know that it is time to renew your child's coverage.

Covered Services
Q: What does Medi-Cal cover?
A: All states provide comprehensive coverage for children, including:
- Routine check-ups
- Immunizations
- Doctor visits
- Prescriptions
- Dental and vision care
- Inpatient and outpatient hospital care
- Laboratory and X-ray services
- Emergency services (Some specific benefits may be different from state to state.)
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Q: How do I find a health care provider (doctor, dentist or pharmacist) in my area who accepts Medi-Cal?
A: There are several things you can do to find a health care provider:
  • If you already have a health care provider for your child, ask if he or she accepts Medi-Cal, or the health plan you selected. If you've been getting care from a provider that doesn't accept Medi-Cal, or any of its health plans, you may be able to keep seeing that provider for a short time until you can find another provider, but you need to ask your Medi-Cal program, or the health plan you selected.
  • Call your health plan's member services department for help. The phone number is typically on eligibility letters or on the back of program enrollment cards. This information should also be available on your health plan's website.
  • Be sure to let your provider know that you are enrolled in Medi-Cal, or give the name of your health plan when you make an appointment for care. If you are having trouble getting an appointment to see a doctor, call your health plan's member services department for help.

Costs for Families
Q: What do families pay for coverage under Medi-Cal?
A: Depending on their income, many families will get free health coverage for their children and teens. Other families may be required to pay a modest premium, and copayments for specific services. The rest of the coverage is paid for by the federal government and the state.

Application Process
Q: When can I apply for Medi-Cal? Is there a certain time of year I can apply?
A: You can enroll in Medi-Cal any time. There's no special open enrollment period for Medi-Cal. You can get assistance applying for health insurance by calling CHAMP at 1(866) 742-2273.

Q: How do I apply?
A: You can apply online, by phone, by mail or in person. You can apply by contacting CHAMP at 1(866) 742-2273, contacting the nearest Healthy Start Service Center at achieve.lausd.net/healthystart or logging on to www.coveredca.com