

Medi-Cal and Long-Term Care

Medi-Cal is a healthcare insurance program for low-income individuals. Medi-Cal is an important resource if a patient may need long-term care. While many patients may have Medicare, Medicare generally does not cover long term care.

	Medi-Cal Long-Term Care Option: Skilled Nursing Facility	Medi-Cal Long-Term Care Option: In-Home Supportive Services
Purpose	<p>For a patient that needs skilled nursing care.</p> <p>Medi-Cal pays for nursing home custodial care.</p> <p>Does NOT include coverage for a Residential Care Facility for the Elderly (RCFE)</p> <ul style="list-style-type: none"> - If a patient wants Medi-Cal coverage for a RCFE, they must have Medi-Cal without a Share of Cost and be put on the Assisted Living Waiver waitlist. 	<p>For a patient that needs in-home services to remain safely at home. Includes:</p> <ul style="list-style-type: none"> - House cleaning - Meal preparation - Laundry - Grocery shopping - Personal care services - And more <p>A family member can be an IHSS provider.</p> <p><u>Additional Benefit: Protective Supervision</u></p> <ul style="list-style-type: none"> - For people who, due to a mental impairment or mental illness, need 24 hours a day care to protect themselves from injury, accident, and hazards. - Maximum # of hours is 283
Income and Asset Requirements	<p><u>Income:</u> A Medi-Cal recipient in a nursing home pays all their income minus \$35 towards the Share of Cost.</p> <p><u>Asset Limit:</u> \$130,000 for one; \$195,000 for a couple.</p> <p>There are spousal impoverishment protections if one spouse needs to go to a skilled nursing facility, and the other remains at home. <u>Refer patient to Legal Aid for assistance.</u></p>	<p><u>Income:</u> \$1677/month or less for a household of one.</p> <p><u>Asset Limit:</u> \$130,000 or less for a household of one. \$195,000 for a couple</p>

This handout was created as part of Dementia Care Aware in partnership with Legal Services of Northern California. It is not intended to provide or substitute for legal advice in specific patient cases. Last updated: 04/2023