



Upcoming Medi-Cal Changes

(State and Federal Legislation)

Department of Social Services

Background – Federal Changes

- H.R. 1 was signed into law on July 4th, 2025
 - Also known as the One Big Beautiful Bill (OBBBA)
- Includes substantial changes to Medi-Cal ranging from limitations on enrollment to redefining immigration statuses



Changes to Medi-Cal (Now and 2026)

Provision	Source	Section(s)/ Assembly Bill	Implementation Date
Moratorium on Streamlined Eligibility and Enrollment Rules	H.R. 1 (Federal)	71101 & 71102	Upon Enactment
Asset Limit Restored for Seniors & People with Disabilities	AB 116 (State)	N/A	January 1 st , 2026
Enrollment Freeze for Full-Scope Medi-Cal for Undocumented individuals	AB 116 (State)	N/A	January 1 st , 2026
Loss of Adult Dental Coverage for Undocumented Adults	AB 116 (State)	N/A	July 1 st , 2026
Amended Definition of “Qualified Non-Citizen”	H.R. 1 (Federal)	71109	October 1 st , 2026
Federal Funding for Emergency Medicaid	H.R. 1 (Federal)	71110	October 1 st , 2026



Changes to Medi-Cal (2027 and 2028)

Provision	Source	Section(s)/ Assembly Bill	Implementation Date
Work/Community Engagement Requirement	H.R. 1 (Federal)	71119	January 1 st , 2027
Six-Month Redeterminations	H.R. 1 (Federal)	71107	January 1 st , 2027
Retroactive Medi-Cal Reduced Timeframes	H.R. 1 (Federal)	71112	January 1 st , 2027
Monthly Premium Fee for Remaining Adult Undocumented Adults	AB 116 (State)	N/A	July 1 st , 2027
Reduction in Federal Funding for Undocumented Coverage	H.R. 1 (Federal)	71111	October 1 st , 2027
Cost Sharing for Expansion Adults	H.R. 1 (Federal)	71120	October 1 st , 2028



Provisions Effective in 2026



**Effective:
Jan 1st, 2026**

Asset Limit Restored

Who is Impacted:

Individuals with disabilities, those over age 65, and certain family based Medi-Cal members

- Asset limit for eligibility will be re-established for those that qualify for Medi-Cal due to disability, age, or Long- Term Care status
- \$130,000 for one person
 - \$195,000 for two people
 - \$65,000 for each additional household member



State
(AB 116)

www.slocounty.ca.gov

**Effective:
Jan 1st, 2026**

Asset Limit Restored

Who is Impacted:

Individuals with disabilities, those over age 65, and certain family based Medi-Cal members

Assets include:

- Bank Accounts
- Homes (personal residence is exempt)
- Land
- more than one vehicle

Exempt Assets:

- Personal residence
- One vehicle
- Household items



State
(AB 116)

www.slocounty.ca.gov

**Effective:
Jan 1st, 2026**

Enrollment Freeze for Individuals without Satisfactory Immigration Status

Who is Impacted:

Individuals without
Medi-Cal that are
age 19 and older
without
Satisfactory
Immigration Status

Beginning Jan 1, 2026, adults, age 19 and older,
who do not have satisfactory immigration status

- Only eligible to enroll in restricted-scope Medi-Cal benefits
 - emergency services
 - Pregnancy and postpartum services



State
(AB 116)

www.slocounty.ca.gov

**Effective:
Jan 1st, 2026**

Enrollment Freeze for Undocumented Individuals enrolled in Full Scope Medi-Cal

Who is Impacted:

Medi-Cal members
age 19 and older
without
Satisfactory
Immigration Status

For individuals age 19 and older without Satisfactory Immigration Status and are enrolled in full-scope Medi-Cal before Jan 1st, 2026

- Full coverage will continue (be frozen) as long as benefits are not discontinued.
- If Medi-Cal is discontinued for late or missing renewal, there will be a 90-day grace period to restore full-scope benefits.



State
(AB 116)

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**Effective:
Jan 1st, 2026**

Enrollment Freeze on Full-Scope Medi-Cal for Undocumented Individuals

Who is Impacted:

Medi-Cal members
age 19 and older
without
Satisfactory
Immigration Status

Important for Medi-Cal members without SIS to complete Annual Renewals

- Read mail sent by Social Services and
- Provide any renewal packets, forms, or verifications requested by Social Services
- Update Social Services of address changes as soon as possible to ensure you are receiving your mail



State
(AB 116)

www.slocounty.ca.gov

**Effective:
July 1st, 2026**

Loss of Adult Dental Coverage for Undocumented Adults

Who is Impacted:

Medi-Cal members
age 19 and older
(not pregnant)
without
Satisfactory
Immigration Status

- Dental benefits will be discontinued for adults who do not have Satisfactory Immigration Status
- Emergency dental care will still be covered
 - Such as treatment for severe pain or infection and tooth extractions



State
(AB 116)

www.slocounty.ca.gov

**Effective:
Oct 1st, 2026**

Amended Definition of “Qualified Non-Citizen”

Who is Impacted:

Medi-Cal members with refugee, asylee, parolee or other similar humanitarian immigration classifications

Establishes a new definition for “qualified non-citizen” (QNC) for federal Medi-Cal eligibility

Only the following QNC categories will remain eligible for federal Medi-Cal:

- Lawful Permanent Residents who have been in the US for more than 5 years
- Specified Cuban or Haitian Entrants
- Migrants legally residing in the US and its territories under a Compact of Free Association
 - Palau, Micronesia, Marshall Islands
- Non-citizen Medi-Cal members who do not meet the new qualified definition may only qualify for state-funded coverage



Federal
(Sec. 71109)

www.slocounty.ca.gov

Provisions Effective in 2027



**Effective:
Jan 1st, 2027**

Work/Community Engagement Requirement

Who is Impacted:

Medi-Cal members
age 19 to 64 at
application and
each
redetermination

Requires 80 hours monthly in one of the
following activities:

- Work (seasonal work will be averaged over the last 6 months)
- Monthly earned income is at least 80 times the federal hourly minimum wage (\$580)
- Enrolled at least half-time in an educational program
- Enrolled in a work or employment training program



Federal
(Sec. 71119)

www.slocounty.ca.gov

**Effective:
Jan 1st, 2027**

Work/Community Engagement Requirement

Who is Impacted:

Medi-Cal members
age 19 to 64

Exemptions for the work requirement include:

- Parent/guardian/caregiver of a dependent child age 13 or younger
- Parent/guardian/caregiver of a disabled individual
- Pregnant or Postpartum period
- Disabled Veterans
- Foster youth or former foster youth under age 26
- American Indians or Alaska Natives
- Incarcerated or recently released (within the past 90 days)



Federal
(Sec. 71119)

www.slocounty.ca.gov

**Effective:
Jan 1st, 2027**

Work/Community Engagement Requirement

Who is Impacted:

Medi-Cal members
age 19 to 64

Exemptions for work requirement:

- Currently meeting TANF (CalWORKS) or CalFresh work requirements
- Participating in drug addiction or alcohol treatment programs
- Has one of the following health conditions:
 - Blind or significant vision loss
 - Disabled, affecting work
 - Substance Use disorder
 - Serious medical/mental health conditions



Federal
(Sec. 71119)

www.slocounty.ca.gov

**Effective:
Jan 1st, 2027**

Six-Month Renewals

Who is Impacted:

Medi-Cal members
in the adult
expansion group
age 19 to 64

- Eligibility will be subject to a renewal every 6 months instead of every 12 months
- Process will be similar to the current annual renewal process
- Adults who fail to complete the renewal process will be discontinued



Federal
(Sec. 71107)

www.slocounty.ca.gov

**Effective:
July 1st, 2027**

Monthly Premium Fee for Undocumented Adults

Who is Impacted:

All Medi-Cal
members
age 19 to 59
without
Satisfactory
Immigration Status
(SIS)

Adults age 19-59 without SIS will have a \$30 per month premium

- Includes LPRs who have been in the US for less than 5 years

If the premium is not paid, Medi-Cal will be reduced to restricted-scope only

- Restricted scope covers emergency and pregnancy-related services only



State
(AB 116)

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Chart of Groups Impacted

Immigration Status	Considered Satisfactory Immigration Status (SIS)	Adult Expansion Enrollment Freeze* Applies (2026)	Unsatisfactory Immigration Status (UIS) Dental Benefit Removal* (2026)	UIS Monthly Premium* Applies (2027)
Adults (19+), who are not pregnant, who are undocumented, without an immigration status or who are unable to verify their status (for example, undocumented Californians)	No	Yes	Yes (only for members in full coverage Medi-Cal)	Yes (only for members in full coverage Medi-Cal)
Youth (under 19) or pregnant individuals without an immigration status or who are unable to verify their status (for example, undocumented Californians)	No	No	No	No
Green Card Holders (not exempt from or have not met the five-year waiting period)	No	No	Yes	Yes
Green Card Holders (exempt from or have met the five-year waiting period)	Yes	No	No	No
Deferred Action for Childhood Arrivals (DACA) Recipients	No	No	Yes	Yes
Refugees and Asylees	Yes	No	No	No
Cuban/Haitian Entrants	Yes	No	No	No
Compact of Free Association (COFA)	Yes	No	No	No
Violence Against Women Act (VAWA) Self-Petitioner	Yes	No	No	No
Battered Immigrants (non-VAWA categories) (not exempt from or have not met the five-year waiting period)	No	No	Yes	Yes



Chart of Groups Impacted

Immigration Status	Considered Satisfactory Immigration Status (SIS)	Adult Expansion Enrollment Freeze* Applies (2026)	Unsatisfactory Immigration Status (UIS) Dental Benefit Removal* (2026)	UIS Monthly Premium* Applies (2027)
Battered Immigrants (non-VAWA categories) (exempt from or have met the five-year waiting period)	Yes	No	No	No
Asylum Applicant with Work Authorization	No (unless under 21)	Yes (if over 20)	Yes (only for members in full-scope Medi-Cal)	Yes (only for members in full-scope Medi-Cal)
Paroled into U.S. Less Than One Year	No	No	Yes	Yes
Paroled into U.S. More Than One Year	Yes	No	No	No
Temporary Protected Status Holders	No (unless under 21)	Yes (if over 20)	Yes (only for members in full-scope Medi-Cal)	Yes (only for members in full-scope Medi-Cal)
Pending Special Immigrant Juvenile Status	No (unless under 21)	Yes (if over 20)	Yes (only for members in full-scope Medi-Cal)	Yes (only for members in full-scope Medi-Cal)
U Visa Applicants	No	No	Yes	Yes
U Visa Holder (Crime Victim)	Yes	No	No	No



Chart of Groups Impacted

Immigration Status	Considered Satisfactory Immigration Status (SIS)	Adult Expansion Enrollment Freeze* Applies (2026)	Unsatisfactory Immigration Status (UIS) Dental Benefit Removal* (2026)	UIS Monthly Premium* Applies (2027)
Visitor/Student/Work Visa Holder	No (unless under 21)	Yes (if over 20)	Yes (only for members in full-scope Medi-Cal)	Yes (only for members in full-scope Medi-Cal)
Deferred Enforced Departure	No (unless under 21)	Yes (if over 20)	Yes (only for members in full-scope Medi-Cal)	Yes (only for members in full-scope Medi-Cal)
Citizens of Micronesia, Marshall Islands, or Palau	Yes	No	No	No



Provisions Effective in 2028



**Effective:
Oct 1st, 2028**

Cost Sharing for Expansion Adults

Who is Impacted:

All Medi-Cal
members with
income between
100% FPL and
138% FPL

A copay will be required for certain medical services for individuals above 100% FPL, excluding primary care, mental health, and substance use disorder treatment.

- Primary, prenatal, pediatric, mental-health, and emergency care remain exempt from copays.

Copays will range from \$1 to max \$35

- Amount will be determined by the state



Federal
(Sec. 71120)

www.slocounty.ca.gov

Key Actions to Emphasize for those without Satisfactory Immigration Status (age 19 and older)

Apply Before 2026

- Important to Apply for Medi-Cal before the end of the year to have full scope Medi-Cal

Stay Covered After 2026

- Important to keep Medi-Cal active to retain full scope coverage
- Be sure to complete all required paperwork such as renewal packets
- Provide all requested information/verifications



- **BenefitsCal.com**
 - Account can be set up by Medi-Cal Members
 - Can electronically send documents and messages to Social Services worker
 - Updates can be provided, such as address changes
 - Submit paperwork
 - Complete forms

DHCS Website on Upcoming Changes (including SIS chart)

- <https://www.dhcs.ca.gov/Medi-Cal/Pages/changes.aspx>
- **Medi-Cal Member Hotline**
 - 1-800-541-555
- **CenCal Health**
 - 1-877-814-1861

Resources



Social Services Offices

Arroyo Grande

1086 Grande Ave
(805) 474 - 2000

Nipomo

681 West Tefft St, Ste #1
(805) 931 - 1800

Atascadero

9630 El Camino Real
(805) 461 - 6000

Paso Robles

406 Spring St
(805) 237 - 3110

Morro Bay

600 Quintana Rd
(805) 772 - 5405

San Luis Obispo

3433 S. Higuera St
(805) 781 - 1600

Resources



Questions?

