

How to Help Your Clients Experiencing Homelessness Keep Their Medi-Cal



Homeless providers can play a vital role in helping people experiencing homelessness prepare for and navigate the Medi-Cal¹ renewal process. Below are key steps and actions to take.

Preparing for Renewals

In addition to supporting clients to update their contact information with the county [Medi-Cal office](#), below are key steps providers can take to help them prepare for this process:

- 1. Find out if your client is on Medi-Cal and what their renewal due-date is so you can help them prepare for the process.** Providers can find out clients' Medi-Cal information by: looking in HMIS to see if a copy of their Medi-Cal card is uploaded in their files; asking the client if they have a Medi-Cal card; asking the client if they have a Managed Care Plan (MCP) in case they know the MCP provider name but don't know their Medi-Cal status; and/or calling their county Medi-Cal office. The goal is to find out the name of the MCP, the client's Medi-Cal number, and ideally their renewal date (if they are contacting the county Medi-Cal office).
- 2. Identify mailing options for clients:** While Medi-Cal members will be able to navigate the renewal process by calling the county or using the online benefits portal ([BenefitsCal.com](#)), the state's main approach for sending Medi-Cal renewal notices and renewal packets relies on regular mail. Does your facility accept mail for clients? Do you have partnerships with other providers who can provide that service for the community? Even if your client won't live permanently at their current unit, they should provide the county with a current address.
- 3. Forge relationships with [Health Enrollment Navigators](#):** There are Health Enrollment Navigator partners operating in all CoC counties. These partners are comprised of county entities and local community-based organizations who help people learn about, renew, or apply for Medi-Cal. Connecting with your DHCS Health Enrollment Navigators or local Medi-Cal navigators is a valuable step since they are trained to help your clients apply for or

renew Medi-Cal, troubleshoot any issues during the process, access and utilize health care services, or re-apply if they lose coverage. They can also provide support in different languages, which is vital given the diversity of California's communities. You can find your local, county-designated Health Enrollment Navigators [here](#).

Consider ways to connect clients to these Health Enrollment Navigators: bring them onsite to a shelter, encampment or housing facility, or have them join street outreach/street medicine efforts. They may not have experience working with people experiencing homelessness but will be able to partner with providers who do have that experience. Navigators also receive lists of renewal dates for members they have worked with in the past, so they may be able to clarify if your client is on Medi-Cal and needs to renew.

- 4. Advocate for your clients to expedite the renewal process with the county Medi-Cal office:** California has implemented special rules that will allow many people experiencing homelessness to easily renew their coverage. One of the easiest ways to help clients renew their Medi-Cal may be by talking with the county Medi-Cal office (by telephone or in-person) and advocating for them to renew Medi-Cal coverage. You can find the listing of county offices and contact information [here](#). They can advise you on the most efficient and effective approach to helping your clients in your county.
- 5. Prepare your clients to access their personal documents:** In the renewal process, your clients may need to share personal identification and documents with the county. You can help your clients make a plan to access and gather their documents. Check your systems to see if you have access to any of these documents. For example, do you have documentation of their current income?

¹ For a quick overview of Medi-Cal, see the companion document, "[Medi-Cal \(California's Medicaid Program\)](#)"



Some people will have their Medi-Cal automatically renewed. Automatic renewal may happen because Medi-Cal already had enough information about the individual to renew without requiring anything from them. If they are automatically renewed, they will get a letter in the regular mail telling them that their Medi-Cal will continue for another year.

Special Rules for Renewals

During the continuous coverage unwinding period, California applied for certain flexibilities and waivers to lessen paperwork requirements and burdens on Medi-Cal members and county offices. California has some situations where people are eligible to renew their Medi-Cal more easily, so long as the county has access to key information about them. They may be able to more easily renew if:

- They are very low-income (their income puts them at or below 100% of the federal poverty level) and their income has not changed since they became eligible for Medi-Cal (or since their last renewal before the public health emergency). In cases where someone earns \$0 or has very low-income, the county will automatically renew their coverage. They should receive a notice in the mail that lets them know they were automatically renewed. If they did not get a notice, they will want to contact the county Medi-Cal office to make sure they were renewed. They can also in their online account to see if they were automatically renewed.
- They are considered “hard-to-reach.” The federal government has said that people experiencing homelessness are considered “hard-to-reach.” People must contact the county to tell them they are currently homeless to take advantage of this special rule. They can make contact with the county in a variety of ways, such as reporting a change or applying for another assistance program, or calling the County directly. In these instances, counties may use available information to extend the individual’s renewal date out an additional twelve months.

If a client is newly homeless or experiences a decrease in their income, the member should notify the [county Medi-Cal office](#) as soon as possible to report any changes.

The implementation of these flexibilities is evolving, and guidance will likely change over time. Contacting the county Medi-Cal office will help clarify what flexibilities exist for your clients.

What the Regular Medi-Cal Renewal Process Looks Like

If someone is not automatically renewed, they will get their renewal notice approximately two months before Medi-Cal coverage will end. They then have to gather and return their renewal information. They should be sure to return the information by the deadline included in the county request.

Some people will be able to renew their Medi-Cal just by calling the county and submitting renewal information over the telephone if they qualify for special rules. The information below explains multiple renewal options.

There are 4 ways to renew (without the special eligibility rules):



In-person at the client’s county Medi-Cal office.



On a telephone call with the county [Medi-Cal office](#).



Online (See “[KeepMediCalCoverage.org](#)” to go online)



Mail in a completed renewal form.

NOTE: Leave enough time for the process if you are trying to contact the county Medi-Cal office. The waiting periods for an in-person meeting or by telephone can be long because so many people have to renew right now. However, if you go in person and provide evidence of homelessness, the office can renew coverage for your client in real-time.

If someone did not receive an automatic renewal notice in the mail AND did not receive a renewal packet (or they lost or misplaced it), they will have to complete one. If they do not submit a renewal form, they could lose their Medi-Cal coverage. Individuals can access a blank renewal form [here](#); note that it will take longer to complete than the forms that are individualized.



To renew, the county will need proof of any change in the person's household income or change in the number of people in their household. Members will need to gather any paperwork that can document those changes, such as paystubs, tax filing paperwork, or birth certificates/ID cards, and submit the paperwork along with the renewal form. If they do not submit the renewal, they could lose their Medi-Cal coverage. If the member has questions on what they need to provide proof for, they may contact their local county Medi-Cal office for help.

If they do not have any changes in income or household size, renewing can be quite simple. They will need to submit their renewal form through the mail or online, or tell the [county Medi-Cal office](#) that nothing has changed in their household and complete the renewal over the telephone. Even if nothing has changed, they may still need to provide proof of income if they have any, unless they fit into one of the categories described below.

Helping Clients Renew their Medi-Cal

You can assist your clients with the renewal process. The California Department of Health Care Services has helpful resources to guide you and your client through the renewal process, especially if your client received a renewal packet in the mail. See "[KeepMediCalCoverage.org](#)." Remember, you can always work with a [Health Enrollment Navigator](#) so they can help your clients through these processes.

When helping a client access a new renewal form, you can call the [county Medi-Cal office](#) together with your client or through a three-way call with the county Medi-Cal office. **The Medi-Cal member must be with you or on the telephone when you make the call** - the county Medi-Cal office will not speak with you about your client's Medi-Cal without the Medi-Cal member present, unless the Medi-Cal member has made you their authorized representative.

Anyone can become an [authorized representative](#) to assist clients with Medi-Cal coverage. The client has to sign paperwork that tells Medi-Cal that they give permission for another individual to speak on their behalf about their Medi-Cal coverage, application, renewal, and more.

