

# Frequently Asked Questions:

## How to Help People Experiencing Homelessness Keep their Medi-Cal<sup>1</sup>



### How do I know when a renewal is due?

Medi-Cal members renew their Medi-Cal once per year. Everyone has a different renewal date – it is one year from when they first applied for Medi-Cal or the last time they were redetermined for eligibility. They should get a letter in the mail that tells them when their renewal is due or they should get a letter from Medi-Cal telling them they were automatically renewed. If they did not receive either letter, they can find out their renewal date by logging in or creating an online account or by contacting [their county Medi-Cal office](#).

Members can visit [KeepMediCalCoverage.org](#) to get routed to the online portal or contact their local county Medi-Cal office to learn where to update their information or complete their renewal information. Health Enrollment Navigators are also receiving lists of renewal dates for members they have worked with in the past.

### My clients don't have homes to get their renewals by mail. Does that mean they will lose their Medi-Cal?

Medi-Cal members do not need to have a home address. But it is harder to renew coverage when they don't have a place to get mail. Providers can help:

- Your client may have been automatically renewed by Medi-Cal. If they have \$0 or very low-income (100% of the federal poverty level or lower), Medi-Cal can renew their Medi-Cal without needing a completed renewal packet. You can confirm their automatic renewal through their online account (see below) or by calling the county Medi-Cal office.
- If your client did not receive an individualized form, they can access a blank renewal form [here](#); note that it will take longer to complete than the forms that are individualized.
- While you are with your client, you can call the [county Medi-Cal office](#) and ask them when the client's Medi-Cal is up for renewal. During the call, be sure to tell them that your client is experiencing homelessness and ask to renew coverage immediately.

- You can offer clients a place to receive their mail so they can receive their renewal forms and notices. Make sure you have them update their address with their county Medi-Cal office.
- You can help your clients create online accounts. Members can visit [KeepMediCalCoverage.org](#) to get routed to the online portal or contact their local county Medi-Cal office to learn where to update their information or complete their renewal information.
- Then they can check online to see when their Medi-Cal is up for renewal. It may take an hour or two before their online account is updated for their renewal information to appear in their account.

### How do I know if my clients need to complete Medi-Cal renewal forms?

- Not all Medi-Cal members need to complete a renewal form. While you are with your client, contact the [county Medi-Cal office](#) and have them review the information they have about your client. They will be able to confirm if a renewal was completed automatically and nothing else is needed. Or they will be able to extend the renewal period an additional twelve months using special rules for hard-to-reach people. Make sure they know that your client does not have their own regular mail address. You can tell them to send the notice to your office mailing address.
- Some clients will need to provide more information. If the [county Medi-Cal office](#) needs more information, they will send the member a renewal form. It will be in a bright yellow envelope. If they get a form, they will need to complete it or return the information by telephone or online by the due date. They will also need to turn in any extra information or proofs that the county requests.



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



## Why do some clients automatically have their Medi-Cal renewed but others do not? Do I need to help clients if they are automatically renewed?

For some people, Medi-Cal renewals can happen automatically through a process known as “ex parte renewal.” California is required to try to automatically renew a Medi-Cal member’s coverage based on information California already has about a household (including through electronic data sources). In that case, a member isn’t required to return a form or take any action to maintain their Medi-Cal coverage. Instead of a renewal form, they will get a letter in the mail telling them they have Medi-Cal for another year.

California also applied for additional flexibilities and waivers to lessen burdens on Medi-Cal members and county offices. As a result, individuals who have \$0 income or who are very low income (at or below 100% of the federal poverty level) will have their coverage automatically renewed. If your client received a notice in the mail or online that they were automatically renewed, the process is complete for them. If you think they qualify for this waiver but have not received notification that they were automatically renewed, you can help them contact their county Medi-Cal office or check their online account to see their current status and advocate with the county for them to renew Medi-Cal coverage automatically.

## How do I help my clients submit their renewals?

- The fastest and easiest way is online. They can log in or create a new account online. Members can visit [KeepMediCalCoverage.org](https://www.KeepMediCalCoverage.org) to get routed to the online portal and learn where to update their information or complete their renewal information.
- You can help them turn in their renewal forms through regular mail. Follow the directions on their renewal forms if they received them; if they did not receive renewal forms in the mail and cannot or do not want to complete the process online, you can help them complete a blank form, available [here](#). Note that it will take longer to complete than the forms that are individualized.
- You can help them complete their renewal in-person. Take them to their [county Medi-Cal office](#). There might be a long wait time. Every Medi-Cal office has different ways to attend to their Medi-Cal members.

- You can help them complete their renewal over the telephone. If they have a renewal form, contact the number on the form when you are with your client or through a three-way call. There might be a long wait time.
- Connect them with a [Health Enrollment Navigator](#).

## What information do my clients need to give to their local Medi-Cal office?

- The [county Medi-Cal office](#) will ask for what they need.
- They only ask for information and documents that affect Medi-Cal eligibility. The county will need to know about things that have happened since your client first applied for or last renewed their Medi-Cal.
- Medi-Cal will tell them what is needed. The renewal form/paperwork will include a list of information that the county needs the client to report.
- Clients may need to give proof of any changes. The renewal form lists examples such as pay stubs and tax returns
- Clients do not need to tell Medi-Cal about assets like bank accounts, property, or vehicles.
- If they are very low-income, they may not have to provide proof of their income when they renew.

## How did Medi-Cal get the information that is included on my client’s renewal form?

- The renewal form has all the information Medi-Cal knows about your client.
- They got most of the information from your client’s previous applications, reported changes, and renewals.
- Some of the information may have come from other places Medi-Cal has access to like Social Security or the Employment Development Department.



**My client did not turn in their renewal form or information. They got a notice that their Medi-Cal is ending, found out their Medi-Cal is ending when they checked online, or found out that their coverage ended when they interacted with their health care provider. What can I do?**

- If it is less than 90 days after their Medi-Cal ended, they can still keep their Medi-Cal. Help them turn in their renewal form or missing information. The [county Medi-Cal office](#) will see if they can still get Medi-Cal. They do not have to submit a new application.
- Tell the county Medi-Cal office that the client is currently experiencing homelessness. They may be able to renew more simply.
- If it is more than 90 days after Medi-Cal ended, they will have to [turn in a new Medi-Cal application](#). You can help them apply online and collect the documents they need to reapply.

## **Where can my clients get legal assistance if they are having problems with their renewals?**

Contact the [Health Consumer Alliance](#) for a free, confidential consultation at 888-804-3536 (healthconsumer.org). The Health Consumer Alliance helps California individuals and families get the health care services they need. They provide free legal services to all consumers, in all languages, regardless of income level.

