

Act Now!

Big Medi-Cal changes are coming January 2026



What is changing?

For adults 19 years of age or older, who are not pregnant, who are undocumented, and who previously may have qualified for full scope Medi-Cal due to previous California Adult Expansions, there will be an enrollment freeze on all new full-scope Medi-Cal applications and enrollments.

- If you are part of this group and already enrolled in full-scope Medi-Cal, you can stay covered regardless of your immigration status as long as you complete your annual renewal.
- If you are part of this group and lose your coverage, you will not be able to sign up again, except for emergency and pregnancy care.
- If your coverage stops due to a late renewal or missing paperwork, you have 90 days to fix it and maintain enrollment.

For Medi-Cal members and applicants whose eligibility is based on age (65 years and older), with a disability (physical, mental, or developmental), or long-term care needs, assets will once again be taken into consideration during the application and renewal process.

- Asset limit for one person is \$130,000.
- Assets include bank accounts, cash, and anything over one home and one vehicle.
- Some assets do not count, such as the home you live in, one vehicle, household items, and retirement accounts.

What can I do now?

If you're not already a Medi-Cal member, apply as soon as possible to become enrolled by or before December 31, 2025.

If you are already receiving Medi-Cal benefits, ensure you complete your annual renewals to maintain coverage.

Sourcewise is here to help!

We are here to help all residents of Santa Clara County apply for and access their Medi-Cal benefits. Whether that means helping you submit a new application or uploading documents for your annual determination, we are available to support.

Call (408) 350-3200, option 1 to set up an appointment to apply for Medi-Cal today.

TIMELINE OF UPCOMING CHANGES

Beginning January 1, 2026, the following changes will be implemented:

Certain Adult Immigrants

This applies to Santa Clara County residents aged 19 and older, who are not pregnant, who are undocumented, and who qualified for full scope Medi-Cal due to California Adult Expansions.



Enrollment Freeze for Undocumented Members Aged 19 and Older

- Medi-Cal will freeze enrollment for certain adults who are undocumented and do not have satisfactory immigration status (SIS).

Older Adults and People with Disabilities

This applies to Medi-Cal members and applicants whose eligibility is based on age (65+), disability (physical, mental, or developmental), or long-term care needs.

Medi-Cal will once again consider assets when reviewing eligibility for older adults and people with disabilities as part of the application and renewal process.



Asset Limit

- The asset limit is \$130,000 for one person. Each additional household member adds \$65,000, up to 10 members per household.
- Countable assets include bank accounts, cash, and anything over one home and one vehicle.
- Some assets don't count, such as the home you live in and retirement accounts. Income rules are not changing.

Beginning July 1, 2026, the following changes will be implemented:

Certain Adult Immigrants

This applies to Medi-Cal members in Santa Clara County who are aged 19 and older, who are undocumented, and who qualified for full scope Medi-Cal due to California Adult Expansions.



Dental Coverage

- Dental benefits will no longer be provided to adult Medi-Cal members who do not have SIS.
- Emergency dental care will still be covered for everyone, regardless of immigration status.
- If you are pregnant and without SIS, you will continue to receive full dental benefits during pregnancy and up to one year after the pregnancy ends.

Beginning July 1, 2027, the following changes will be implemented:

Certain Adult Immigrants

This applies to Medi-Cal members in Santa Clara County who are aged 19 and older, who are not pregnant, who are undocumented, and who qualified for full scope Medi-Cal due to California Adult Expansions.



Monthly Premiums

- Certain adult Medi-Cal members without SIS must pay \$30 a month to keep full scope Medi-Cal.
- If members do not pay their premium, their coverage will be reduced to emergency and pregnancy-related services.
- Full scope Medi-Cal coverage for this group includes doctor visits and preventive care, hospital and emergency services, prescription drugs, mental health and substance use disorder treatment, vision care, immunizations, and reproductive health services.