

ACCESSING HEALTH CARE DURING THE COVID-19 PANDEMIC

Getting & Keeping Health Coverage

I'm worried about COVID-19, but I don't have health insurance. What are my options for getting covered?

You can call your local hospital or clinic and ask if they can enroll you in Medi-Cal's special "presumptive eligibility" program. That will cover screening, testing, and treatment for COVID-19 at no cost to you. There are no income, resource, immigration, or other requirements to qualify. Presumptive Eligibility COVID-19 is available to California residents with no insurance or private insurance that does not cover diagnostic testing, testing-related services, and treatment service, including all medically necessary care as a result of COVID-19 and are a California resident. For help finding a provider that can enroll you in this program, call the Medi-Cal nurse helpline at: (877) 409-9052.

You can also apply for comprehensive health coverage through Covered California, which has opened a special enrollment period through June 30, 2020 so people who don't have coverage or have recently lost their job-based health insurance can apply for coverage. Based on your income, you may qualify for financial assistance to purchase a health plan through Covered California. If you are low-income, your application will automatically be screened for no-cost Medi-Cal. You can apply online at www.coveredca.com/apply.

If I apply for Medi-Cal, will the county require me to visit a county office to submit or sign paperwork?

No. In light of the pandemic, the application requirements are currently less strict. For example, if you don't have access to all required proofs (pay stubs, bank statements, etc.), you can give the county the information by phone. Ask your county to accept your telephonic signature under penalty of perjury. They must accept it all over the phone, instead of asking for paper proofs (except for citizenship and immigration status).

If you don't have paper proofs of citizenship or immigration status, your Medi-Cal application should still be processed. So you should get Medi-Cal approved and have access to medical care while you work to get proof of citizenship or immigration status.

Applicants experiencing homelessness simply need to write that on their Medi-Cal application, and it will be enough to prove residency.

I received the \$1,200 economic impact stimulus payment. Will that affect my Medi-Cal eligibility? What if I'm getting the extra \$600 per week pandemic unemployment compensation (PUC) benefit?

Medi-Cal will not count the economic impact payment or the extra pandemic unemployment compensation (PUC) benefits as income, so they should not affect your Medi-Cal eligibility.

What if my Medi-Cal is terminated?

No one should be getting terminated from Medi-Cal unless the beneficiary moves out of the county or specifically asks to be terminated from Medi-Cal. Governor Newsom issued an emergency declaration waiving eligibility redeterminations for 90 days for the following programs: Medi-Cal, CalFresh (food stamps), CalWORKs (cash aid), In Home Supportive Services (IHSS) and Cash Assistance for Immigrants (CAPI). This change allows current recipients to continue to receive benefits without interruption even if you are unable to submit redetermination paperwork. If your Medi-Cal terminated, you should request a State Fair Hearing immediately.

Accessing COVID-Related Health Care

Does my insurance have to cover coronavirus testing and treatment?

Medi-Cal and Medicare cover COVID-19 testing and treatment. Commercial plans (including Covered California plans) regulated by the California Department of Managed Health Care or the California Department of Insurance have been directed to eliminate all out-of-pocket expenses for COVID-19 screening and testing. If your income is too high for Medi-Cal, a special “presumptive eligibility” program covers testing and treatment for free — regardless of immigration status, resources, income, or other health insurance.

Will getting COVID-19 testing or treatment harm my immigration status?

The new public charge rule will not consider treatment and testing for coronavirus (even if Medi-Cal pays for the testing and treatment) for immigration applications processed in the United States. The new public charge rule also excludes getting help (for “communicable diseases” like coronavirus testing and treatment) from your local

public health agency. County indigent health programs are also excluded, so most immigrants should be able to access coronavirus testing and treatment without it impacting their immigration status.

Accessing Non-COVID-Related Health Care

My medical appointment was cancelled due to COVID-19. What can I do to get the care I need during this pandemic?

Many non-urgent, non-essential, or elective procedures and appointments have been postponed, or moved to telehealth (phone or video appointments) pursuant to public health guidance in order to preserve critical health care resources and limit the spread of coronavirus. However, urgent appointments, such as cancer treatment, acute emergency procedures, and pregnancy-related services, should proceed.

If you have had a medical appointment cancelled or postponed and your medical need is urgent, you can contact your health plan to file an appeal. Health plans must process urgent appeals within 72 hours.

For Medi-Cal beneficiaries who want to file a State Fair Hearing, you now have 240 days to do so. If your deadline to file a State Fair Hearing already expired after March 1, 2020 you now have an extra 120 days to request a hearing.

Can I get my prescription medications mailed to me instead of having to go to a pharmacy in person?

Medi-Cal must allow for mailed and home delivery of prescription drugs, supplies, and equipment without your signature. This means you can get what you need without making contact with another person.

What if I need transportation to get to my medical appointments?

Transportation to medical appointments is covered by Medi-Cal. Ordinarily, to get medical transportation such as a wheelchair or gurney van, you need a prescription from a medical provider. However, because of the current public health emergency, Medi-Cal is waiving the requirement for a prescription, so you should be able to get medical transportation without a prescription.