

How Medicare Works with Medi-Cal

Medi-Cal is California's health insurance program for specific groups of low-income persons.

Can I have both Medicare and Medi-Cal?

Yes, many people qualify for both programs. For more information, see our flyers on **Medicare** and **Medi-Cal**.

How do Medicare and Medi-Cal work together?

Medicare pays first for your health care.

Medicare pays for:

- Your doctor, hospital and other medical bills.
- Your prescription drugs. If you have Medi-Cal, you must enroll in a Medicare Part D drug plan.

Medi-Cal pays for:

- Your Medicare co-payments and deductibles.
- Prescription drugs not covered by Medicare Part D, such as anti-anxiety medications, sedatives and some over-the-counter drugs.
- Long-term care in a nursing home.
- Your Medicare Part B premium if you have full Medi-Cal or a Medi-Cal share of cost less than \$500.

Need help?

Call the Center for Health Care Rights at (800) 824-0780.



The Center for Health Care Rights (CHCR) is a California non-profit organization that provides free information and legal assistance with Medicare. This flyer is funded by the State Bar of California Legal Services Trust Fund Program IOLTA grant.

Do I pay anything?

- If you have full Medi-Cal benefits, you pay no Medicare cost sharing. The medical services must be covered by Medicare and Medi-Cal.
- If you have Medi-Cal with a share of cost, you must meet your share of cost before Medi-Cal pays for your medical expense.
- Always ask your doctor or medical provider if he/she takes Medicare and Medi-Cal.

I am in a Medicare Advantage HMO. How does the HMO work with my Medicare and Medi-Cal benefits?

- You must get all your medical care from doctors and other medical providers who belong to your Medicare Advantage HMO. You can get care outside of your HMO only in an emergency. The HMO is billed for these services.

**Still have questions?
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