



Medi-Cal Renewals Have Restarted! What You Need to Know



Everyone Gets a “Fresh” Renewal!

During the COVID-19 pandemic, people were able to keep their Medi-Cal coverage even if they had changes to their eligibility, such as income or family size. People only lost coverage if they died, moved outside of California, or cancelled their Medi-Cal. This pause on renewals **ended on March 31, 2023**. This means that county Medi-Cal offices **restarted processing renewals on April 1, 2023**. This is also known as the “unwinding.” Most individuals get a “fresh” renewal at their annual renewal month with a few exceptions.

Take Action Now

- 1. Update your contact information with Medi-Cal.** Make sure your name, address, email address, and phone number is up to date with your Medi-Cal program, so they can contact you. You can report changes online, by phone, by mail, or in-person. Find your county office’s contact information and sign-up for updates at [KeepMediCalCoverage.org](https://www.KeepMediCalCoverage.org).
- 2. Check your mail for letters from Medi-Cal.** Medi-Cal will send you letters when it is time for your renewal. Pay close attention to what is being asked in the letters as you may need to submit information, such as income or disability information, in order to keep your Medi-Cal coverage.
- 3. Complete your renewal form.** If you receive a renewal form, submit your information online, by mail, phone, e-mail, or in-person. You must respond by the deadline on the letter or you may lose your coverage. If Medi-Cal is able to renew your coverage without asking you for information, they will send you a letter saying that you have been renewed and no further action is needed.

Know Your Rights

You have the right to respectful and quality care. Federal and California laws prohibit discrimination on the basis of race, color, national origin, sex, age, and disability by health providers and insurance plans. LGBTQ+ people have the right to quality health insurance and health services. If you face discrimination by your health plan or provider, see below about how to get free legal assistance!

You have the right to ask for materials accessible in the format or language you need. If you receive notices from Medi-Cal that are not in your language or format, you can contact Medi-Cal to request them in your language or format. You also have the right to ask for an interpreter.

You must have 60 days to complete and return your renewal form. Counties must first try to process renewals with information they already have on file. If this is successful, you will get a letter saying your Medi-Cal coverage is renewed and no further action is needed. If the county needs more information from you, they must provide you with a renewal form and 60 days to complete it.

You can prove income by “reasonable explanation.” When Medi-Cal is unable to complete your renewal automatically, it may be because electronic data shows that your income is too high. If this happens, you can provide a “reasonable explanation” of your actual income by phone, mail, online, or in-person. As long as your explanation “resolves or explains the income discrepancy,” the county must accept it instead of asking for paper proofs. If you are at or below 100% federal poverty level, you should not have to prove your income.

You can request a State Fair Hearing if you disagree with the decision about your Medi-Cal coverage. Medi-Cal must give written notice at least 10 days before stopping your Medi-Cal. If you disagree with the decision, you have the right to ask for a [fair hearing](#). Make sure to ask for one as soon as possible before the deadline in the notice. Until September 2024, the deadline to request a hearing is 120 days after receiving the notice. You can also keep your Medi-Cal coverage while your hearing is being reviewed. See below about how to get free legal assistance!

Medi-Cal must check if you can get other affordable coverage. If your Medi-Cal coverage ends, Medi-Cal must check if you are eligible for any other Medi-Cal programs before terminating coverage. If you are not, Medi-Cal must determine your potential eligibility for other insurance affordability programs and your case file will be sent to Covered California to be enrolled into a low-cost health plan. To learn more, visit coveredca.com or call 1-800-300-1506.

Protect yourself from scams! Medi-Cal will never ask you for money to enroll or renew your coverage! It is always free. [Report scammers who say otherwise](#). Only trust information from official sources like the Department of Health Care Services, your county Medi-Cal office, and Covered California when providing personal information or researching health coverage options.

Get Legal Help and Enrollment Assistance

Get free legal help at your local legal aid organization. Contact local legal aid organizations at healthconsumer.org, 888-804-3536/TTY 877-735-2929. [Find LGBTQ+ specific legal resources](#).

Get free assistance from a health enrollment navigator who can assist you with your coverage options. Find an [index of community-based navigators](#) and a [directory of LGBTQ+ friendly assisters](#).

For frequently asked questions and resources on the unwinding, visit: healthconsumer.org/covid19/. For frequently asked questions and resources on Affordable Care Act coverage options for LGBTQ+ people, visit: out2enroll.org.