



Health Care Practice Tip - August 2020

Your monthly Medi-Cal premiums can be waived!

Premiums in certain Medi-Cal programs can be waived for people with a hardship related to the current COVID-19 public health emergency.

Not nearly enough people are getting this special relief, so please help spread the word! As of August 19, only 3.3% of premium cases have requested a waiver.

Who qualifies for a premium waiver?

Anyone experiencing a hardship can ask for a premium waiver. A hardship can be anything related to the impacts of the COVID-19 public health crisis. This includes school closures, reduced hours at work, job loss, physical and mental illness, caretaker responsibilities, financial stress, moving, or any other reason related to COVID-19's impact.

What Medi-Cal programs have a premium or costs that can be waived?

There are four programs that charge a monthly premium:

- Children in the [Medi-Cal for Families Program \[1\]](#) (usually \$13 per child per month, maximum of \$39 per family per month)
- [250% Working Disabled program](#) (premiums on a sliding scale)
- [Medi-Cal Access Program](#) (MCAP) for pregnant persons (cost sharing of 1.5% of adjusted income)
- [Medi-Cal Access Infants Program](#) (MCAIP) for children born to an MCAP parent
- [County Children's Health Initiative Program](#) (CCHIP) for children in San Mateo, San Francisco or Santa Clara Counties (monthly premium)

Most of the programs included inserts about premium waivers for COVID-19 hardships with monthly bills starting in April 2020. However, the insert for the 250% Working Disabled Program is not going out until September 2020. Links to the inserts included with the monthly bills are above

How do I get a waiver? Can I just stop paying?

Unfortunately, premiums are not automatically waived. You must call the program number to ask for a premium waiver—see the chart below for each program's phone numbers. While you will not be cut off of Medi-Cal (now or later) for not paying your premiums due during the emergency period, you may owe premiums if you do not ask for a waiver.

The good news is that you only need to call once and your premiums will then be waived every month until the end of the public health emergency period. Currently the emergency extends through October 2020, with future extensions likely.

So it is extra important that we all help tell people that they can request these waivers now.

Where do I call?

All of the children and family premium programs have language line assistance for all languages. As of this publication the 250% Working Disabled Program only has options for English and Spanish, listed below. If you have any issues with language access or getting through to these lines, please contact the [Health Consumer Alliance](#) at 888-804-3536.

Program	Phone number	Hours
Medi-Cal for Families (OTLICP or MCAIP)	1-800-880-5305	Monday to Friday: 8 am to 7 pm Saturday: 8 a.m. to 12 p.m.
250% Working Disabled Program/ El programa de Incapacitados que Trabajan	916-445-9891 You can also fax your request to: 916-440-5676	Monday to Friday: 8 am to 12pm, 1 pm to 5pm
	Asistencia en español: 916-650-0490 <ul style="list-style-type: none">• para español marque 2• después marque	Lunes a Viernes: 8am a 5pm
Medi-Cal Access Program (MCAP)	1-800-433-2611	Monday to Friday: 8 am to 7 pm Saturday: 8 am to 12 pm
County Children’s Health Initiative Program (C-CHIP)	1-833-912-2447	Monday to Friday: 8 am to 7 pm Saturday: 8 am to 12 pm

Can I get my premium waived for past months?

Yes! You can ask to have your premiums waived back to March 2020.

Can I get a refund for the premiums I already paid?

No. If you are approved for a waiver, any premium you already paid will be credited to your account. When the public health emergency is lifted, the premiums you paid during the emergency period can be applied to future months. This credit is automatically applied if you are in the Medi-Cal for Families, MCAP or C-CHIP programs. If you are in the 250% Working Disabled Program, you must call to ask for the credits to applied to future months.

What if I lost my job or my family has less income?

If you or a family member now has less income, you may be eligible for a free Medi-Cal program. Call the [Health Consumer Alliance](#) at 888-804-3536 to get free help with your options. In general, you are

required to report changes in income to your county within 10 days.

Are there any other reasons I can get a premium waiver besides COVID-19?

Yes! Premiums for Medi-Cal for Families, MCAP and C-CHIP programs can also be waived when there is a natural disaster, including fires, or public health emergency. See [ACWDL 19-01](#), page 4.

What are the policy documents on premium waivers during the COVID-19 public health emergency?

- [SPA 20-0024](#) (section C) – CMS approval of premium waivers
- [CMS COVID-19 FAQs – April 13, 2020](#) (page 8)
- [CMS COVID-19 FAQs - June 30, 2020](#) (page 5)
- [MEDIL 20-18](#) FAQ #33.
- [MEDIL 20-26](#) FAQ #B.10 (nonpayment) and #O.1. (accumulation of premiums)

What if I still have questions or I need help?

Call the [Health Consumer Alliance](#) at 888-804-3536 to get free, confidential information and help with your health care questions.

[1] Medi-Cal for Families is a general name for Medi-Cal’s Optional Targeted Low-Income Children’s Program (OTLICP).