



Medi-Cal Coverage for California Former Foster Youth Under the Affordable Care Act

What is the Affordable Care Act?

The Affordable Care Act is a federal law that increases access to health insurance for uninsured Americans. California recently implemented the Affordable Care Act under state law.

How does the Affordable Care Act Help Former Foster Youth?

Former foster youth will be eligible for Medi-Cal until age 26 under the federal Affordable Care Act. To qualify, individuals must have been in foster care on their 18th birthday.

Does Income Impact Eligibility?

No. Medi-Cal is extended to age 26 regardless of the former foster youth's income. This means a former foster youth can work and earn income and will still maintain eligibility for Medi-Cal until he/she turns 26.

What Kind Of Coverage Will California Former Foster Youth Have?

In California, coverage will be "fee for service" (which means that individuals are not in a managed care plan and can go to any provider who accepts fee-for-service Medi-Cal) and include most:

- Mental health services
- Dental care
- Eye care
- General and specialty care

How Do California Former Foster Youth Enroll?

- Youth who are already 21, but under the age 26, must wait until January 2014 to enroll in Medi-Cal for former foster youth. In the meantime, these youth should enroll in a [low income health plan](#). In January 2014, individuals enrolled in the low income health plans will be transferred to Medi-Cal. When they are transferred to Medi-Cal they can choose fee-for-service coverage rather than a managed care plan.
- Youth who turn 21 between July-December 2013 will maintain coverage until age 26 and do not need to take any additional steps to enroll so long as Medi-Cal is currently on (if a youth is/was disenrolled for some reason, he/she can re-enroll as long as he/she is under 26).
- Youth who turn 21 after January 2014 will maintain coverage until age 26 and do not need to take any additional steps to enroll so long as Medi-Cal is currently on (if a youth is/was disenrolled for some reason, he/she can re-enroll as long as he/she is under 26).

Does the Affordable Care Act Help Youth Who Move Out of State?

California will provide coverage to former foster youth from other states who were in care on their 18th birthday. Therefore, if a youth was in foster care on their eighteenth birthday in another state and they move to California, they can obtain Medi-Cal.

However, it is not clear if other states will choose to extend coverage to former foster youth from other states, and the federal government has not yet finalized regulations that will determine whether other states are required to provide this coverage. Therefore, if a youth whose dependency was established in California moves to another state, he/she must check with that state to see if they can obtain coverage from that state until age 26.

Who Should I Call With Questions?

Contact Taylor Dudley, t.dudley@kids-alliance.org, at the Alliance for Children's Rights.