Protecting Your Coverage: A Caregiver's Guide to 2027 Medi-Cal Changes

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Family Caregiving

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Introductions

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Agenda

1. Why this matters for caregivers
2. Work and Community Engagement requirements
3. The caregiver exemption
4. More changes
5. Immigrant and mixed-status families
6. Paid Family Leave and next steps
7. Q & A

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Housekeeping

1. **We are recording**
   The recording and slides will be shared with everyone who registered.

2. **Closed captioning is on**
   Click the captions button at the bottom of your screen to turn them on or off.

3. **Use the Q&A button for questions**
   Post questions at any time. We will hold roughly ten minutes at the end.

4. **Resource list is coming**
   You will receive a one-page handout with every link referenced today.

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Why this matters for caregivers

63 million

family caregivers in the U.S. — 1 in 4 adults, up from 43 million in 2015

7.3 million

family caregivers ages 18-64 rely on Medicaid for their own coverage

4.8 million

Californians fall in the Medi-Cal group subject to the new work requirement

1.1 million

Californians are projected to lose Medi-Cal by 2029-30 because of the requirement

And the strain is already high

- 47% of family caregivers report negative financial impacts — worst for Black, Latino, and rural caregivers
- 7 in 10 working-age caregivers are employed while caregiving; 61% say caregiving affects their work life
- 29% are "sandwich generation" — caring for both children and adults at the same time

Source: AARP/NAC, Caregiving in the US 2025; AARP Public Policy Institute (2026); CHCF, H.R. 1 Work Requirement (June 2026), citing DHCS May 2026 estimates; California Dept. of Aging

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PART ONE

What's changing, and when

The community engagement requirement, the exemptions, and how California plans to check

Timeline

OCT 1, 2026	Narrowed immigrant eligibility for federal Medicaid takes effect
JAN 1, 2027	Work requirement begins. Retroactive coverage shortened. Fee-for-Service transition.
DURING 2027	Rule applied to current members as each one comes up for renewal
MAR 1, 2027	Six-month eligibility checks begin for expansion adults
JUL 1, 2027	Premiums for some members, adult dental scaled back, lower asset limits
OCT 1, 2028	Copays begin for some adults over 100% of the federal poverty level

Source: DHCS, Medi-Cal Changes (2026); DHCS H.R. 1 Implementation Plan (Jan. 29, 2026)

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The new rules

80 hours

a month of qualifying activity, or monthly income of at least $580

These count

- **Paid work, including self-employment**
- **Community service or volunteering**
- **Participation in a work program**
- **School or training at least half-time**
- **Any combination adding up to 80 hours**
- **Earning at least $580 a month (80 x the federal minimum wage)**

WHO IT APPLIES TO

Adults ages 19-64 in the Medi-Cal expansion group (the "New Adult Group" — income under 138% of the federal poverty level), who are not pregnant and not on Medicare

HOW OFTEN YOU MUST SHOW IT

Applicants: at least one month before the month you apply. Current members: at least one month during each six-month renewal period. States may check more often.

Source: CMS, Medicaid Community Engagement Requirement Interim Final Rule fact sheet (CMS-2454-IFC, June 1, 2026); DHCS H.R. 1 Implementation Plan (Jan. 29, 2026)

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Who the rule applies to

! SUBJECT TO THE RULE

- Adults ages 19 through 64
- Enrolled through the ACA expansion / New Adult Group
- Household income under 138% of the federal poverty level
- Not pregnant and not enrolled in Medicare
- Includes expansion members with “unsatisfactory immigration status”

✓ NOT SUBJECT AT ALL

- Adults age 65 and older
- Anyone entitled to Medicare Part A or enrolled in Part B
- Children under 19
- Pregnant members, and up to 12 months postpartum
- Foster youth and former foster youth under 26
- People eligible as aged, blind, or disabled, including SSI recipients
- American Indian, Alaska Native, Urban Indian, and California Indian members

Source: DHCS H.R. 1 Implementation Plan (Jan. 29, 2026); CMS CMS-2454-IFC fact sheet (June 1, 2026)

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The caregiver exemption

You are excluded from the work requirement if you are a parent, guardian, caretaker relative, or family caregiver of:

a dependent child age 13 or younger — OR — a person with a disability

The age cutoff is 13

A child who turns 14 no longer triggers the exemption on their own. Caregivers of teens need another basis.

Caring for an older adult

Counts only if that person meets the "disabled individual" standard. Age alone does not qualify the caregiver.

It is not automatic

The law excludes caregivers. Someone still must identify the caregiver, the state's data, or you..

Source: CMS CMS-2454-IFC fact sheet (June 1, 2026); DHCS H.R. 1 Implementation Plan (Jan. 29, 2026); AARP Public Policy Institute (2026)

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Other ways to be excluded

Medically frail

Disability, blindness, a disabling mental disorder, substance use disorder, or a condition that limits daily activities — that also significantly impairs your ability to comply

Veterans

Veterans with a total disability rating under 38 U.S.C. § 1155

Already meeting other work rules

People complying with TANF/CalWORKs work requirements, or in a CalFresh household and not subject to CalFresh work rules

In treatment

Participating in a drug or alcohol treatment or rehabilitation program

Recently incarcerated

Currently incarcerated, or released within the past 90 days

Former foster youth

Former foster care youth, under the statutory eligibility category

Source: CMS CMS-2454-IFC fact sheet (June 1, 2026); DHCS H.R. 1 Implementation Plan (Jan. 29, 2026)

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Short-term hardship exemptions

AUTOMATIC

Declared emergency

A presidential emergency or disaster declaration covering your county for that month: wildfire, flood, or other disaster

AUTOMATIC

High unemployment

Your county's unemployment rate hits 8%, or 1.5 times the national rate, whichever threshold is lower

BY REQUEST

Medical situations

Inpatient hospital or nursing facility care, or travel outside your community for serious or complex medical care, for you or a dependent

Homelessness, by itself, is not an exemption

Under current federal guidance, housing status alone does not exempt anyone. Many health conditions common among people experiencing homelessness do qualify under the medically frail exemption.

Source: CMS CMS-2454-IFC fact sheet (June 1, 2026); DHCS H.R. 1 Implementation Plan (Jan. 29, 2026); CHCF (June 5, 2026)

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How California plans to check

1

The state checks its data first

DHCS and county systems look at what they already have: EDD quarterly wage data, IRS records, the Equifax Work Number, CalFresh/CalWORKs income in CalSAWS, Medi-Cal claims and encounter data, HCBS and waiver enrollment, and school enrollment data. If the data confirms compliance or an exemption, nothing is required.

2

If data can't confirm it, you report

DHCS is building a streamlined way to report work activities or claim an exemption online and by other common methods. For members with unsatisfactory immigration status, DHCS says it will rely on information the member provides when data sources cannot verify.

3

If it still isn't confirmed, a notice goes out

The county sends a notice of noncompliance. The member has 30 calendar days to show compliance or an exemption. No response means the application is denied or coverage ends. A person can reapply at any time.

66% of Californians who lost Medi-Cal during the COVID unwinding were disenrolled for paperwork reasons — not because they were found ineligible.

Source: DHCS H.R. 1 Implementation Plan (Jan. 29, 2026); CMS CMS-2454-IFC fact sheet (June 1, 2026); CHCF (June 5, 2026)

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Renewals and retroactive coverage

RENEWALS

~~Every 12 months~~ → **Every 6 months**

For expansion adults ages 19-64. California begins six-month eligibility checks March 1, 2027.

RETROACTIVE COVERAGE

~~3 months~~ → **1 or 2 months**

Starting January 1, 2027: one month of prior medical bills for expansion adults; two months for everyone else.

Why caregivers are especially exposed

- Caregivers move more often, change phone numbers, and are more likely to have mail going to another household member
- A crisis in the care recipient's health is exactly when a caregiver misses their own renewal deadline
- Shorter retroactive windows mean a caregiver who drops off and reapplies carries more of the gap as medical debt

Source: DHCS, Medi-Cal Changes (2026); Justice in Aging, What's in the Budget Reconciliation Act of 2025 (Aug. 2025)

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Other Medi-Cal changes coming

JAN 1, 2027

Move to Fee-for-Service

Members who are undocumented, green card holders in the five-year waiting period, and Permanently Residing Under Color of Law (PRUCOL) members, humanitarian immigrants such as refugees and asylees leave managed care plans.

JUL 1, 2027

Premiums and dental

Some full-scope members will owe a monthly premium; nonpayment moves them to restricted-scope coverage. Adult dental is scaled back for some adults, with emergency dental retained.

JUL 1, 2027

Lower asset limits

Limits drop to $21,000 for one person, $31,000 for two, plus $1,550 for each additional person. Applies to people 65+, people with disabilities, and nursing facility residents.

OCT 1, 2028

Copays begin

Adults 19-64 above roughly $15,560 a year may owe copays of up to $35 for some services, capped at 5% of household income.

Source: DHCS, Upcoming Medi-Cal Changes (2026); DHCS, Fee-for-Service Transition (2026)

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What it means for older adults

The reassurance

Adults 65 and older are not subject to the work requirement, and neither are people on Medicare or those eligible through the aged, blind, and disabled pathway. The person receiving care does not have to prove work hours.

Pressure shifts to caregivers

Their caregivers are in the group that is subject. And the financing of long-term services and supports is tightening at the same time, which pushes more unpaid hours onto families.

Home equity limit frozen

Starting January 1, 2028, the home equity limit for Medicaid long-term services and supports is frozen at $1 million. Twelve states currently allow more.

Provider tax squeeze

Provider taxes are frozen, and for expansion states the maximum rate drops from 6% to 3.5% by 2032 — tightening the state revenue that funds HCBS.

Staffing rule blocked

The federal nursing home minimum staffing rule is blocked for ten years.

MSP streamlining blocked

Medicare Savings Program streamlining is blocked for ten years, which could prevent or end enrollment for low-income older adults.

Source: Justice in Aging, What's in the Budget Reconciliation Act of 2025 (Aug. 2025); DHCS H.R. 1 Implementation Plan (Jan. 29, 2026)

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PART TWO

Immigrant and mixed-status families

Who loses eligibility and what public charge now covers

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Who loses eligibility, and when

STILL ELIGIBLE FOR FEDERAL COVERAGE

- U.S. citizens
- Lawful permanent residents (green card holders)
- Certain Cuban and Haitian entrants
- Compact of Free Association (COFA) migrants

LOSING FEDERAL ELIGIBILITY

- Refugees and people granted asylum
- People granted withholding of removal
- Survivors of trafficking and domestic violence
- Humanitarian parolees
- Temporary Protected Status (TPS) holders

OCT 1, 2026	Medicaid eligibility ends for people outside the four categories
JAN 1, 2027	ACA premium tax credits limited to the four categories
FEB 1, 2027	Medicare coverage terminated for current enrollees outside the categories
JUN 30, 2027	California's state-funded full-scope coverage ends for some reclassified members

Source: Justice in Aging, Understanding the Impact of H.R. 1 on Older Immigrants' Access to Health Care (Feb. 18, 2026); DHCS (2026)

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Public charge: what actually changed

On July 20, 2026, the Department of Homeland Security finalized new public charge regulations.

Officers now have broad discretion and may consider programs that were previously excluded — including Medicaid and CHIP — a wider set of assistance programs, and family members' program use.

Public charge does not apply to everyone

- It applies to some green card and visa applicants
- Many humanitarian categories are exempt from public charge by law
- Green card renewals and citizenship applications are not public charge determinations
- Emergency Medicaid and most non-cash help have historically not been counted

What advocates should do

- Never advise someone to drop coverage based on public charge fears
- Refer to a free immigration legal screening before any decision
- Explain that rules differ by immigration category and by which family member enrolled
- Document what was told, in plain language, in their language

The honest answer is "it depends, and you deserve a real screening" — not "you'll be fine" and not "you should disenroll."

Source: KFF, New Public Charge Policies Will Likely Lead to Decreased Enrollment in Medicaid and CHIP (2026)

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Chilling effects by the numbers

13.5M

Medicaid or CHIP enrollees live in a household with at least one noncitizen

5.6M

of them are U.S. citizen children — eligible, and not subject to public charge

1.4M–4.1M

could disenroll, at estimated disenrollment rates of 10% to 30%

166K–498K

eligible but unenrolled people could forgo coverage entirely

What this looks like in a caregiving household

- A citizen child's coverage is dropped because a parent fears it will affect the parent's case
- A caregiver stops filling their own prescriptions but keeps the care recipient's, delaying their own care
- Families stop responding to county mail altogether, which triggers procedural disenrollment for everyone on the case
- Fear spreads through social networks faster than correct information does so trusted messengers matter more than notices

Source: KFF analysis of 2024 American Community Survey 1-year estimates (2026)

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When the rules stack

An illustrative multigenerational household — four people, four different rules, one renewal packet

Maria, 58 *Caring for her mother full-time*	In the expansion group, so she IS subject. Exempt only if her mother meets the "disabled individual" standard, and only if someone documents it.
Her mother, 84 *Advanced dementia, receives IHSS*	Not subject — she is over 65. But her HCBS hours depend on state funding.
Her son, 15 *Lives at home*	Too old to trigger the dependent-child exemption. The cutoff is 13, so he does not help Maria's case.
Her husband, 60 *TPS holder, works part-time*	Loses federal Medi-Cal eligibility. State-funded coverage for some reclassified members ends June 30, 2027.

The practical rule: screen the household, not the person. One missed renewal packet can end coverage for several people at once.

Source: Illustrative scenario constructed from the DHCS, CMS, and Justice in Aging materials cited in this deck

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PART THREE

Paid Family Leave, and what to do now

What California's leave program covers, where it falls short for caregivers, and the actions that matter before January

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California Paid Family Leave basics

8 weeks

of benefits in a 12-month period

70–90%

of wages replaced, depending on income (SB 951, since Jan. 1, 2025)

$50–$1,765

weekly benefit range for 2026 claims

Who can claim it

- You lose wages because you must care for a seriously ill family member, bond with a new child, or support a family member's military deployment
- You earned at least $300 with State Disability Insurance withheld in the last 18 mo. (shown as "CASDI" on pay stub)
- You are employed or actively looking for work when leave begins

How to apply

- Apply online through myEDD at edd.ca.gov
- Submit the required medical certification and care documentation
- If you are unsure whether you qualify, apply anyway; EDD makes the determination
- Benefits are not automatic: an unfiled claim is money a caregiver never receives

Source: California Employment Development Department, Paid Family Leave (2026); EDD news release on SB 951 benefit increases (2025)

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What Paid Family Leave does not do

It does not protect your job

PFL pays benefits only. Job protection comes from the federal FMLA or California's CFRA, and not every worker or employer is covered. A caregiver can be entitled to the money and still have no right to return to the same job.

It does not reach every worker

Eligibility depends on having paid into State Disability Insurance. Workers who did not contribute, including many self-employed people and some domestic workers, may not qualify.

Eight weeks is short for chronic care

PFL was built for episodes. Dementia, a disabling chronic illness, or a child with complex medical needs is a multi-year commitment.

The people who need it most use it least

Only about half of family caregivers have any paid leave access, and access is most uneven for hourly wage workers — the same group most likely to be in the Medi-Cal expansion group.

Source: California EDD, Paid Family Leave (2026); AARP/NAC, Caregiving in the US 2025

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Caregiver checklist before January 2027

1. Update your address, phone, and email with your county Medi-Cal office — the single highest-value step
2. Find out your renewal month. The rule reaches current members at their own renewal date during 2027
3. Open every piece of Medi-Cal mail. Notices will say whether the requirement applies to you
4. Build a caregiving file: who you care for, your relationship, their age, and proof of their disability status
5. Save proof of anything that counts: pay stubs, school enrollment, volunteer letters, work program records
6. If you are moving to Fee-for-Service, ask your doctor now whether they accept it, and check your BIC card
7. If anyone in the household has an immigration question, get a free legal screening before changing coverage
8. If you reduced work hours to provide care, screen for Paid Family Leave and check CFRA/FMLA job protection

Medi-Cal Helpline: (800) 541-5555

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What advocates can push for

The systems problem: unpaid caregiving hours are invisible in administrative data. No payroll record exists for caring for your mother.

Accept self-attestation

Take a caregiver's own declaration of caregiving status at application and renewal in 2027, as the statute allows, and accept attestation that the person cared for is disabled.

Automate the exemption

Use IHSS and HCBS caregiver payment data, waiver enrollment, claims, LTSS and aging services data, and behavioral health records to exempt people ex parte, with no extra forms.

Presume continuity

Presume caregiver and medically frail exemptions continue unless evidence shows change, and limit redeterminations to the federal minimums — 12 months for medically frail, 6 for others.

Notice and language access

Plain-language notices in all 19 Medi-Cal threshold languages, a staffed hotline, and applications tested with older adults and caregivers before launch.

Source: Justice in Aging, Mitigating the Harms of Medicaid Work Requirements for Older Adults (July 9, 2026); DHCS H.R. 1 Implementation Plan (Jan. 29, 2026)

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Join us

For members and families

- Your county Medi-Cal office — renewals, exemptions, address changes
- Medi-Cal Helpline: (800) 541-5555, and the DHCS Find Care tool
- Health Consumer Alliance — free help with Medi-Cal problems
- California's 11 Caregiver Resource Centers — all 58 counties, low or no cost
- EDD Paid Family Leave: edd.ca.gov — apply through myEDD

For advocates and organizations

- CA Coalition on Family Caregiving: cacfc.org/get-involved/#apply
- Justice in Aging — justiceinaging.org (H.R. 1 fact sheets and state advocate toolkit)
- National Alliance for Caregiving — caregiving.org
- California Health Care Foundation — chcf.org (Medi-Cal in the H.R. 1 Era)
- DHCS Medi-Cal changes and H.R. 1 implementation plan — dhcs.ca.gov
- A local immigration legal services provider — establish the referral now

Q & A

Use the Q&A button at the bottom of your screen

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Thank You

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Sources

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All figures are as published by the cited source at the time of preparation. Federal guidance and California implementation details remain subject to change.