

## FREQUENTLY ASKED QUESTIONS FOR YOUTH

Thanks to the Affordable Care Act, you get FREE Medi-Cal coverage in California if you were in foster care in any state at age 18 or older.

You qualify if you:

- Were in foster care in ANY state on your 18th birthday,
- Live in California now,
- And are younger than 26

Still have questions? We have answers! Here are answers to common questions you may have about Medi-Cal coverage for former foster youth.

### GENERAL QUESTIONS

**Q: How does the Affordable Care Act (ACA) help former foster youth?**

**A:** The ACA requires states to provide young people under 26 with free health care if they were in foster care at age 18 or older.

**Q: I already have health insurance through my school or work. Why should I sign up for Medi-Cal coverage for former foster youth?**

**A:** The Medi-Cal program for former foster youth provides you with certain benefits that you may not receive with your current insurance. Some benefits include:

1. It's free. You pay \$0 for your insurance regardless of how much money you make.
2. You can keep your Medi-Cal coverage until age 26 even if you start earning more money, change jobs, or leave school.
3. You can sign up for fee-for-service Medi-Cal coverage, which means that you can go to any doctor, therapist, hospital, or dentist that accepts Medi-Cal. This means you have choices about where to go for health care. This also means you won't have to change your health care plan when you move.

**Q: I already have Medi-Cal insurance because I am low-income. Why should I enroll in Medi-Cal coverage for former foster youth?**

**A:** The Medi-Cal coverage available to former foster youth includes certain benefits that are not available to people enrolled in Medi-Cal based on their income. For example, if you are enrolled in Medi-Cal coverage for former foster youth, you stay covered until your 26<sup>th</sup> birthday even if your income changes. As a former foster youth, you also have the option to choose fee-for-service coverage. This means you can go to any doctor, dentist, hospital or therapist that takes Medi-Cal, giving you choices about where to go and who to see for your health care.

## Q: What is fee-for-service Medi-Cal coverage?

A: There are two types of Medi-Cal coverage: fee-for-service and managed care. With fee-for-service Medi-Cal coverage, you do not have to sign up for a health plan. This means you can go to any doctor, therapist, hospital, or dentist that accepts Medi-Cal. With managed care Medi-Cal coverage, you must choose a health plan and you can only go to the doctors and providers that are in your health plan.

## Q: What's covered?

A: Coverage for former foster youth includes the following:

- Medical care
- Vision exams (contact lenses and glasses are not covered for youth 21 or older)
- Substance abuse treatment
- Mental health services (including counseling)
- Dental care (starting May 2014) (braces are not covered for youth 21 or older)

Former foster youth under 21 qualify for some extra benefits and services that youth 21 and older do not receive. For example, former foster youth under 21 receive additional dental services (such as braces) and vision services (such as contact lenses and glasses).

## ELIGIBILITY QUESTIONS

### Q: Does it matter how much money I make?

A: NO. As a former foster youth, you are eligible for free Medi-Cal coverage no matter how much money you make. When you go to sign up, be sure to say you were in foster care on your 18<sup>th</sup> birthday.

### Q: I was in foster care in another state, but I live in California now. Do I qualify for free Medi-Cal coverage for former foster youth?

A: YES. It doesn't matter which state you were in foster care. If you were in foster care in ANY state at age 18, currently live in California, and are younger than 26 then you qualify for free Medi-Cal coverage.

### Q: Do I qualify if I lived with a relative? Do I qualify if I lived in a group home or residential placement? Do I qualify if I lived in a transitional living program?

A: Youth in foster care live in lots of different types of placements. If you were in foster care at age 18, you qualify for Medi-Cal coverage regardless of what type of placement you lived in. Probation youth who were in foster care at age 18 also qualify for this coverage. If you aren't sure if you were in foster care at 18 or older, contact the Foster Care Ombudsman at 1-877-846-1602 or [fosteryouthhelp@dss.ca.gov](mailto:fosteryouthhelp@dss.ca.gov) to find out.

### Q: Do probation youth qualify for Medi-Cal coverage for former foster youth?

A: YES, probation youth who were in foster care at age 18 qualify for this coverage.

**Q: I was not staying in an approved foster care placement on my 18th birthday. Am I still eligible for this coverage?**

**A:** If your foster care case was still open on your 18<sup>th</sup> birthday, you likely still qualify for this coverage. Call the Foster Care Ombudsman at 1-877-846-1602 or email: [fosteryouthhelp@dss.ca.gov](mailto:fosteryouthhelp@dss.ca.gov) to find out if you were in foster care when you turned 18.

**Q: Does my husband or wife automatically qualify for Medi-Cal coverage because I am a former foster youth?**

**A:** NO. The Medi-Cal program for former foster youth only covers young people who were in foster care at age 18 or older. But your husband or wife may qualify for Medi-Cal on another basis (for example, based on income or due to a disability). When you go to sign up for coverage for yourself, you can ask about health care options for your family. As a former foster youth, you can skip questions about your income on any applications that you fill out. This is because you qualify for Medi-Cal benefits regardless of income. But if you are applying for coverage for your spouse, you should answer income questions in order to determine if your spouse qualifies for coverage based on your family's income.

**Q: Do my children automatically qualify for Medi-Cal coverage because I am a former foster youth?**

**A:** NO. Your children do not automatically qualify for Medi-Cal coverage because you are a former foster youth. But your children may qualify for Medi-Cal coverage based on other reasons (for example, based on your income or due to a disability). When you go to sign up for Medi-Cal coverage for yourself, you should also ask about and apply for health insurance for your children. As a former foster youth, you can skip questions about your income on any applications that you fill out. This is because you qualify for Medi-Cal benefits regardless of income. But if you are applying for coverage for your children, you should answer income questions in order to determine if your children qualify for coverage based on your family's income.

**Q: I turn 26 years old in 2 months, am I still eligible for this coverage?**

**A:** If you were in foster care on your 18<sup>th</sup> birthday, you qualify for this coverage through the month of your 26<sup>th</sup> birthday. You can sign up now and receive free coverage until you turn 26. You will remain covered through the end of the month in which you turn 26. For example, if you turn 26 on March 10th, you will remain covered until March 31<sup>st</sup>.

**Q: I live in Santa Clara County now, but I was in foster care in San Francisco County. Is this a problem?**

**A:** This is not a problem. You can apply for coverage in the county where you live currently.

**Q: I already have health insurance through my job. Can I still sign up for the Medi-Cal program for former foster youth?**

**A:** YES, you can sign up for the Medi-Cal program for former foster youth even if you already have health insurance.

## SIGN-UP QUESTIONS

**Q: Do I need written documentation that I was in foster care at age 18 or later?**

**A:** NO. You do not need to provide any written documentation that you were in foster care at age 18. But you must answer “YES” when asked if you were in foster care at age 18 or older. If you were in foster care in another state at age 18, be sure to say which state you were in foster care. The county where you apply for coverage will verify that you were in foster care at age 18.

**Q: How can I sign up for Medi-Cal coverage for former foster youth?**

**A:** [Visit our “How to Sign Up” page](#) on [www.coveredtil26.org](http://www.coveredtil26.org)

**Q: Is there a simple form that former foster youth can use to apply for Medi-Cal coverage?**

**A:** YES, you can apply for coverage using a one-page form called the MC 250A form. You can get a copy of the MC250A form under the “How to Sign Up” page on the [www.coveredtil26.org](http://www.coveredtil26.org) website. You can use this form if you apply through the county directly. Right now, if you try to apply for coverage online or through Covered California you will be given a much longer application to complete.

**Q: Can I skip any questions about my income when I fill out any forms or applications?**

**A:** YES, you can skip income and tax questions because you qualify for free Medi-Cal coverage regardless of how much money you make. But you will need to answer these questions if you are also applying for coverage for a family member, such as a child or spouse. Your child and spouse are not automatically eligible for Medi-Cal coverage based on your former foster youth status, but they may qualify for benefits based on your family’s income or other reasons (for example, due to a disability or a pregnancy).

**Q: Can I sign-up for Medi-Cal directly through a county office?**

**A:** YES you can sign up directly through your local Medi-Cal office using a simple, [one-page form \(called the MC 250A\)](#). Bring this form with you when you go to sign up or ask for it when you go to your Medi-Cal office. Here are a few tips about signing up through your county Medi-Cal office:

- Be sure to say you are a former foster youth when you go to sign up.
- Be sure to say if you were in foster care in another state so that the county will know which state to contact to verify that you were in foster care at 18 or older.
- Remember, you DO NOT have to provide income information or proof that you were in foster care at age 18 or older.

Because this is a new law, some county workers may not know that former foster youth are eligible for Medi-Cal up to age 26. [Visit](#) our “How to Sign Up” page on [www.coveredtil26.org](http://www.coveredtil26.org) for info and tips on what to say or do if a county worker doesn’t know about this Medi-Cal program or if you think the worker is giving you wrong information.

**Q: Do I have to apply through Covered California?**

**A:** NO, you do NOT have to apply through Covered California. You can apply for the Medi-Cal program for former foster youth through the county directly. Right now, the BEST way for you to apply for Medi-Cal coverage for former foster youth is through the county. For info and tips on the best way to sign up in your county, visit our “How to Sign Up” page on [www.coveredtil26.org](http://www.coveredtil26.org).

**WARNING:** You will likely have problems signing up for the Medi-Cal program for former foster youth if you try calling the Covered California 1-800 number or applying online. For these reasons, former foster youth should apply for Medi-Cal directly through the county.

## NEED HELP?

**Q: I'm not sure if I was in foster care on my 18th birthday. How do I find this out?**

**A:** The Foster Care Ombudsman can look up whether you were in foster care in California at age 18. Call the Foster Care Ombudsman at 1-877-846-1602 or email: [fosteryouthhelp@dss.ca.gov](mailto:fosteryouthhelp@dss.ca.gov) to find out if you were in foster care at age 18.