



Millions of Californians on Medi-Cal at Risk of Losing Health Coverage By Elba Gonzalez-Mares, Executive Director, Community Health Initiative

May 2, 2023 - The federal “public health emergency” (PHE) ended on March 31, 2023 after it was first declared more than three years ago. This date marks an official end to the U.S. COVID-19 pandemic. Still, it carries with it harmful side effects: many low-income and elderly Californians, through no fault of their own, are at risk of losing their health coverage.

As the Executive Director of Community Health Initiative which directly assists eligible individuals to find insurance, enroll, navigate, find providers, secure annual exams and to stay enrolled in health insurance, and as a member organization of the California Coverage & Health Initiatives (CCHI) — I am highly vigilant of this threat. I have been working within the communities of Napa, Solano, Santa Clara and Los Angeles counties to identify the individuals most at risk of being dropped from their coverage.

It’s important to understand how we got here and what needs to be done to mitigate the problem. As of last October, nearly [15.3 million](#) Californians were enrolled in Medi-Cal, the state’s Medicaid program. This number grew by almost 3 million enrollees over the course of the pandemic for two main reasons: (1) more Californians qualified due to economic hardship, and (2) fewer Californians left the program due to the “continuous coverage requirement.”

The purpose of this requirement — signed into federal law as part of the Families First Coronavirus Response Act in March 2020 — was to limit disruptions in health coverage during the pandemic. California, like other states, could not terminate individuals’ Medi-Cal while the PHE is in place. This applied to individuals who wouldn’t qualify if they were to apply for Medi-Cal today and allowed California to receive additional Medicaid funds.

Before the pandemic, individuals on Medi-Cal had their eligibility redetermined each year, resulting in a regular enrollment turnover. Still, that process was frozen during the pandemic, resulting in almost no turnover. That is, until March 31, when the PHE ended and Medi-Cal, by law, started “unwinding” the continuous coverage requirement, re-determined enrollees’ eligibility and led to millions of Californians losing their Medi-Cal coverage.

Thankfully, researchers predict that the [vast majority](#) of those who will lose Medi-Cal eligibility will still qualify for job-based coverage or subsidized insurance through Covered California. But eligibility doesn’t guarantee enrollment. Covered California plans to automatically notify and complete plan selection for this population of Californians. However, they will still need to confirm their selection and pay their first premium to avoid a lapse in coverage.

Meanwhile, and more critically, those who will remain eligible for Medi-Cal may nevertheless be disenrolled due to administrative missteps. If, for example, you moved within the last three years, your county Medi-Cal office must have your current address for your enrollment to continue. Or, if your income changed within the last three years but remains low enough to qualify for Medi-Cal, you still must report that change to your county office. Re-enrollment hinges on a variety of procedural checkmarks like these. While it’s true that Medi-Cal uses electronic data sources to obtain this information where possible, county offices still mostly rely on the actions of enrollees.

The problem is that because these individuals have been busy living their lives, they will likely wake up without health coverage one day soon. This is due to not needing to have re-enrolled at any point since 2020 and individuals likely being unaware of the complicated legislative and administrative factors at play.

The fact of the situation is that the state currently lacks the resources to properly handle this unusual challenge. So, others must fill in the gaps. Which is precisely what Community Health Initiative and other CCHI member organizations are doing. We're working to put this information in front of Medi-Cal enrollees—letting them know about the possibility of losing coverage and helping them to re-enroll or transition to other coverage options based on their eligibility.

Upon the expiration of the PHE on March 31, county Medi-Cal offices will have 14 months to redetermine the eligibility of all enrollees. Due to the administrative processes involved, the state's Legislative Analyst's Office [predicts](#) that the first individuals to lose coverage will experience this approximately three months later, around July 2023.

Now is the time to get the word out about this impending cliff that will impact millions of Californians. Community Health Initiative is here to help locally, and we encourage anyone impacted by this process to contact us to ensure you don't lose coverage.

Community Health Initiative works with children, families & seniors in Napa, Santa Clara, Solano & Los Angeles Counties to secure health insurance and health care so that they can live healthier lives. Since 2005, CHI has helped more than 28,000 children, families and seniors enroll in affordable health, dental and vision insurance programs including Medi-Cal, Medicare, Covered California and private insurance. Those same children, families and seniors continue to depend on CHI to help them navigate health insurance and to access health care services. Increasingly, seniors need expertise to navigate Medicare and to understand the value of the additional coverage options. CHI provides these wrap-around services at a cost of around \$2.65/day per individual.

CHI has offices in Los Angeles, Napa, Santa Clara and Solano Counties; each office boasts a team of bi-lingual professional health insurance navigators who offer one-to-one guidance; visit [Community Health Initiative](#) for office locations, language support and eligibility.

California Coverage & Health Initiatives (CCHI) is a statewide outreach and enrollment network whose efforts ensure that all of California's families are able to easily and effectively navigate health coverage and other health services. The association includes local outreach and enrollment organizations and Children's/Community Health Initiatives in 44 counties across California, representing areas where 95% of the state's population resides.

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