

## MEDI-CAL SHARE OF COST

### WHAT IS A SHARE OF COST?

Medi-Cal “Share of Cost” is the amount that you agree to pay for health care before Medi-Cal begins to pay. In order to get free, full-scope Medi-Cal, a single person must earn less than \$1,481.25<sup>1</sup> each month. If you earn more, you can calculate your share of cost by subtracting \$600.00 from how much money you make in a month. The difference is your share of cost.<sup>2</sup>

When you have a share of cost and have medical bills, you are responsible for paying your share of cost amount out-of-pocket before Medi-Cal will pay the rest of your medical bills that month. You do not need to prove to Medi-Cal that you already paid your part. However, Medi-Cal will not pay for any medical expenses that add up to less than your share of cost that month.

Example: You make \$1500 a month and have a share of cost of \$900.

- **Month 1:** Your medical expenses = \$0. You pay \$0. Medi-Cal pays \$0.
- **Month 2:** Your medical expenses = \$700, which is less than your share of cost of \$900. You are responsible for paying \$700. Medi-Cal pays \$0.
- **Month 3:** You have medical expenses of \$1000, which is more than your share of cost of \$900. You pay \$900. Medi-Cal pays \$100 (\$1000 medical expenses — \$900 share of cost).

### WHAT CAN I DO TO LOWER THE AMOUNT I NEED TO PAY TOWARD MY MEDICAL EXPENSES IN A YEAR?

Some people plan to get all their health care needs taken care of in the same month. This increases their chances that their medical expenses will be more than their share of cost and Medi-Cal will pay for some of their bills. One way to do this is by scheduling all your doctors’ appointments in the same month. Another way is by asking your doctors to prescribe several months of medication in the same month. If you pay additional health insurance premiums, your premium payments can be used to reduce your share of cost, or in some cases, eliminate your share of cost completely.

Some people who get Medi-Cal and have a disability may be able to enroll in the Medi-Cal 250% Working Disabled Program. The Working Disabled Program does not have a share of cost. For more information on this program, see the information sheet, “250% Working Disabled Program.”

If you have any questions about this information, call our Health Intake Line at (408) 280-2420.

---

WARNING: This information sheet is intended to provide accurate, general information regarding legal rights. It is not legal advice. Because laws and legal processes are frequently change and can be interpreted differently, the Law Foundation of Silicon Valley cannot guarantee that the information in this sheet is current. The Law Foundation of Silicon Valley cannot be responsible for what anyone does with this information. Do not rely on this information without consulting an attorney or the appropriate agency about your rights in your particular situation.

---

<sup>1</sup> In 2022, the limit for how much an individual can earn annually is \$17,775 (138% of Poverty Level)

<https://www.coveredca.com/pdfs/FPL-chart.pdf>

<sup>2</sup> Please note that this description is for a single person. If you live with family members, your share of cost calculation may be different.