

Medi-Cal Information for SJSU Students

Thanks to the Affordable Care Act (“Obamacare”), many SJSU students now qualify for free medical insurance through California’s Medi-Cal program. In order to qualify for Medi-Cal your income must be low – specifically, less than 138% of the federal poverty level. For 2014 the federal poverty level for a single adult without children is \$11,670. That means that if your annual income is under \$16,104 (138% of \$11, 670) you should qualify for Medi-Cal. Guidelines for larger households can be found online at aspe.hhs.gov/poverty.

Medi-Cal is a state program that receives federal funding, but it is administered by the county you live in. The following information is primarily for people who currently live in Santa Clara County. If you live in another county you should look online for information about the Medi-Cal program in your county.

How to apply. You can apply for Medi-Cal year round. The entire process can take several months, so ***start now!*** There are two ways to apply:

1. **Online** at **www.mybenefitscalwin.org**. From this website you can also see if you qualify for food or financial assistance. Your application will be sent directly to the Santa Clara County Social Services Agency, so this is the fastest way to apply online. From the home page select “See if I am Eligible” or “Apply for Benefits”, then select the county you currently live in and follow the onscreen instructions. You will need to create an account to register online, and will need to upload several documents including birth certificate or passport (if you are a US citizen), green card (if you are a legal resident), pay check stub (if you are working), photo ID, and a utility bill, rental agreement or other proof of residence. If you upload all of the required documents then the Social Services Agency will be able to process your application without having to call you in for an interview.

If you prefer, you can also apply for Medi-Cal from the Covered California website **www.coveredca.com**. This website is also the place to purchase insurance if you don’t qualify for Medi-Cal. From the home page, click on “Apply Now”, then “Individual or Family”. Follow the online instructions to create an account and submit your application. If your income level qualifies you for Medi-Cal, your application will then be forwarded to the county in which you live for processing.

2. **In person** at the Santa Clara County Social Services Agency office or at a county clinic. This option will require more time and effort on your part, but may speed up the processing of your application. If you go in person you should bring the following documents: driver’s license or other photo ID, social security card, birth certificate, proof of address and income, financial aid documents, rent checks or receipts. You may apply for Medi-Cal benefits in person at any of the following locations:

Assistance Application Center	North County	South County
1867 Senter Road San Jose, CA 95112 (408) 758-3800 Hours: M - F, 8 AM - 5 PM	1330 W. Middlefield Rd. Mountain View, CA 94043 (408) 278-2400 M - F, 8 AM - 5 PM	379 Tomkins Court Gilroy, CA 95020 (408) 758-3300 M - F, 8 AM - 5 PM
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Santa Clara Valley Medical Center Locations and Clinics		
VMC Medi-Cal Eligibility Bureau 650 South Bascom Ave., Suite A (Between City College and Valley Health Center) San Jose, California 95128	Medi-Cal Office at East Valley Health Center 1993 McKee Rd San Jose, California 95116	Medi-Cal Office at Comperecare Health Center 3030 Alum Rock Ave. San Jose, California 95127
Medi-Cal Office Gardner Health Center 195 East Virginia Street San Jose, California 95112	Medi-Cal Office at Tully Health Center 500 Tully Rd., Second Floor San Jose, California 95111	

What happens next? There are several more steps after submitting your application before you can receive medical care through Medi-Cal:

1. Wait. If you are accepted into Medi-Cal you will receive a letter of approval in the mail. This is supposed to take 45 days or less, but might take longer due to the large number of applications being processed. After another 7-10 days you will receive your Medi-Cal card and ID number. Once you receive your Medi-Cal card you can use it to obtain medical care at any clinic or hospital that accepts Medi-Cal. You can receive emergency care as soon as you receive the letter of approval, however the hospital's emergency department will need to use the letter to generate an emergency ID number.
2. Select a managed care plan. After being accepted into Medi-Cal you should choose a managed care plan. If you do not choose a plan then one will be assigned to you, however you can change plans later if you want to. There are two managed care plans to choose from in Santa Clara County: Santa Clara Family Health Plan (SCFHP) and Anthem Blue Cross Partnership Plan (ABCPP). You should receive a packet in the mail that contains an enrollment form and information about the two plans. We recommend the **Santa Clara Family Health Plan**. They are a local agency that deals only with Medi-Cal, and their representatives are more accessible and helpful than Anthem Blue Cross in our experience. They also offer a larger selection of health care providers to choose from than Anthem Blue Cross, and their website is easier to use.

Enrollment in Medi-Cal managed care plans is handled by a state agency called California Health Care Options (CHCO). There are 3 ways to enroll in or change a managed care plan:

- The fastest way is to call CHCO at **(800) 430-4263**. You will need to provide your Medi-Cal ID number or your social security number in order to enroll.
- Apply in person with a CHCO representative at the Santa Clara County Social Service Agency's Assistance Application Center (the address is on page 1).
- Download the Medi-Cal Choice Form from **www.healthcareoptions.dhcs.ca.gov**, fill it out and mail it to CHCO at the address on the form. There is no online enrollment.

7-10 days after enrolling in a managed care plan you should receive a confirmation letter telling you the effective date of the plan (usually the first day of the following month). You will also receive an ID card for your new managed care plan in the mail. You cannot make an appointment with a doctor until the effective date of the plan.

3. Select a primary care provider (PCP). All non-emergency care provided through Medi-Cal, including diagnostic tests and referrals to specialists, must be coordinated by your Medi-Cal PCP. Students with Medi-Cal may continue to use the SJSU Student Health Center, however Student Health Center providers cannot serve as your Medi-Cal PCP. If you do not request a specific PCP at the time you enroll in a managed care plan then one will be assigned to you, however you can change to a different PCP later if you want to. To request a specific PCP at the time of enrollment you will need to provide a PCP ID number to the CHCO representative or mark it on the Medi-Cal Choice Form along with your preferred managed care plan. PCP ID numbers can be found in the plan's provider directory, which you may have received in the mail or can view online using the following instructions. Each doctor in the directory has a PCP ID number listed under his or her name. To change to a different PCP after plan enrollment you must call the phone number listed on your SCFHP or ABCPP ID card and give them the name and PCP ID number of the doctor you want to change to. Before notifying CHCO or your managed care plan about your chosen PCP, call the doctor's office or your managed care plan to make sure the PCP you have chosen is accepting new patients.

If you have relocated to Santa Clara County but were already enrolled in Medi-Cal in another county, you will need to have your Medi-Cal transferred to Santa Clara County before you can see a doctor in this area through Medi-Cal. To do this you will need to call the Medi-Cal office *in the county where you lived before* moving here, and notify them that you have moved. You will need to give them your new address and request to have your Medi-Cal be transferred to your new county. It might take a few days for your new county to be entered into the state database. Then follow the instructions for selecting a managed care plan and a primary care provider in steps 2 and 3 above.

How to use the online provider directory. Here are instructions for using the Medi-Cal managed care plans' online provider directories to find a PCP. You can also use these directories to view available specialists, however you will need to see your PCP for a referral before you can see a specialist.

- Santa Clara Family Health Plan
 - o Go to **www.scfhp.com**
 - o In the Members area click on "Find a Doctor"
 - o Using the drop-down menus select "Medi-Cal" for Type of Plan, and "Primary Care Provider" for Type of Provider
 - o Choose "Family Practice" or "Internal Medicine" for Primary Care Provider Specialty
 - o Choose a Provider Network. We recommend ***Physicians Medical Group of San Jose***. Other doctors who accept Medi-Cal are listed under "Independent Physicians Group". Kaiser Permanente accepts Medi-Cal only if you have been a Kaiser member within the last year. Palo Alto Medical Foundation was not accepting new patients as of June 2014, but that could change in the future.
 - o Enter your other preferences, your city and zip code, and click Submit to see a list of doctors.
 - o Call Santa Clara Family Health Plan at **(800) 260-2055** to see if the doctor you selected is accepting new patients, or if you want to change your PCP.

- Anthem Blue Cross Partnership Plan
 - o Go to **www.anthem.com/ca**
 - o In the Useful Tools area click on "Find a Doctor"
 - o In Section 1 click on Doctors/Medical Professionals. In Section 2 select "Family/General Practice, Internal Medicine" for Specialty. Click on the link that says "Show more options for Provider". You may select "Family Practice" or "Internal Medicine" from the Sub-Specialty drop-down menu if you have a preference, however the other options in that menu may not work properly if selected. Check the box that says "Able to serve as a Primary Care Physician". Make a selection from the Gender menu if you prefer a male or female doctor. Select a language from the drop-down menu entitled "Language spoken in addition to English" if needed. Do not select options from the other fields in this section, as they do not work for the Medi-Cal plan.
 - o Enter your zip code and desired distance in Section 3. Entering a shorter distance will help narrow your search.
 - o In Section 4 click on the button that says "I want to search by selecting a plan", then using the drop-down menus select "California" for State, "HMO" for Plan Type/Network, and "Medi-Cal HMO" for Plan Name.
 - o Click "Search" to see a list of doctors. Click on a doctor's name and check which Medical Group they are in. We recommend ***Physicians Medical Group of San Jose***.
 - o Call the phone number listed for the doctor to see if that doctor is accepting new patients. Call Anthem Blue Cross at the number listed on your card or at **(800) 407-4627** if you want to change your PCP.