



Health Insurance Myths & Facts

For Minors Age 0-18, Updated: June 2016

Myth 1: One can not have Medi-Cal and any other insurance at the same time.

Fact: There are no restrictions on multiple coverage under Medi-Cal regulations. Under the Affordable Care Act you can carry your child(ren) as a dependent under your employer-sponsored insurance plan through age 26. So, Medi-Cal may pay for any co-pays or deductibles, if your provider accepts Medi-Cal as an alternative insurance plan and is listed in the Health plan of San Mateo's provider network. However, Medi-Cal does **NOT** pay for insurance premiums.

Myth 2: Health Insurance is only available for U.S. citizens & nationals.

Fact: Even though the Affordable Care Act disallows the federal government to reimburse a US State for any payments for medical services under a public insurance program, under State Senate Bill 75 the State of California decided that as of May 2016 ALL minors age 0 – 19 have the right to access fullscope Medi-Cal coverage if the family income is under a certain income limit regardless of the minor's immigration status. Even, if the income is over that limit, the Healthy Kids program will assure full coverage for all children whose family income is up to 400 % of the Federal Poverty Limit. Ask a trained Certified Application Counselor (CAC) for the current immigration rules on health insurance coverage.

Myth 3: Enrollment into federal, State or County health insurance plan will affect any future application for change of legal status.

Fact: The receipt of health insurance benefits public or private **does not** affect a person's immigration status in the present or future.

Myth 4: Any data shared with a public health enrollment entity will be exchanged with other government entities such as USCIS (Immigration) or IRS (Tax Collector).

Fact: In 1996 Congress passed the Health Insurance Portability & Accountability Act (HIPAA) to ensure the security and confidentiality of Protected Health Information. (PHI) This new law ensures that none of your Medi-Cal records can be exchanged with any other government entity without your expressed written consent. Even though, the State Health Exchange under Covered CA has the ability to check electronically on your place of birth, Social Security record, immigration status and tax filing status with the federal IRS **none of your personal information** is actually

exchanged with any Third Party databases and/or reviewed by a federal government entity for the purpose of (further) investigation into your personal affairs.

Myth 5: Any single and/or unmarried parent signing up for Medi-Cal must cooperate with the District Attorney's Family Division to route Child Support payments through a legally binding court order to qualify for benefits.

Fact: Under the Affordable Care Act and the revised Medi-Cal rules most parents do no longer have to declare the receipt of Child or Spousal Support or payment of such and with that there is no active enforcement of enrollment into a private insurance plan through the absent parent of your child(ren) before you as a parent can apply for Medi-Cal coverage or be added to your child(ren)'s open Medi-Cal case.

Myth 6: Only the parent with whom a child lives, can sign her/him up for health insurance coverage.

Fact: Through the new online enrollment portal available under the Covered CA website (www.coveredca.com) anybody can complete an application for Covered Ca, Healthy Kids and MAGI Medi-Cal for any household member, even if the person resides outside the home of the person completing the application. All that is needed is the correct tax filing status of the dependent you want to enroll.

Myth 7: Medi-Cal will recover all expenses from my estate when I die.

Fact: The State of California can only recover expenses paid to a provider after you turned age 55 while being covered by Medi-Cal and only up to the extent of the actual accumulative payments, if there is no surviving spouse or disabled child in your family who can claim your estate, and if the estate recovery will not cause any undue financial hardship to your surviving family member(s).