

FAMILIES OF COLOR SHARE WAYS TO PROTECT CHILDREN'S MEDI-CAL COVERAGE

Families are the experts on how to make the Medi-Cal renewal process work best

Medi-Cal is a key health equity tool for ensuring California's children can grow up healthy and thrive. Yet staying enrolled can be unnecessarily difficult:

- Despite being eligible, many California children and families lose vital Medi-Cal coverage due to process failures, complex paperwork and long wait times trying to reach county offices.
- About 8 in 10 Californians who lose Medi-Cal coverage do so because of "procedural" reasons, such as families not receiving renewal packets or submitted renewal forms seemingly lost and not processed by the county.

We asked families of color and people with limited English proficiency what works well – and what must change – to keep their kids covered.*

Medi-Cal covers half of California's children



75% of children on Medi-Cal are children of color

CA LEGISLATORS: ACT NOW TO RESPOND TO FAMILIES' NEEDS

- **Make renewals less frequent**
 - Fund multi-year continuous Medi-Cal coverage for young children ages 0-5 (*Budget 2024-25*)
 - Adopt 12 months of continuous Medi-Cal eligibility for all enrollees, like children have now (*AB 2956, Boerner*)
- **Streamline annual renewals**, so the system automatically takes care of the paperwork and families have to do less (*AB 2956, Boerner*)
- **Make help accessible**: Reduce exceedingly long wait times for getting help by setting standards for Medi-Cal call wait times (*SB 1289, Roth*)

FAMILIES VALUE THEIR CHILDREN'S MEDI-CAL COVERAGE

"It's critical to have health insurance, absolutely critical."

Native American parent/guardian

"If I lost their Medi-Cal...we would always be worried about something happening to our children and not being able to do anything about it. ...I don't want to even imagine it."

Mixteco parent, Oxnard

"We couldn't get the medication. I was seriously crying... because he was about to run out any day. He needs it to live."

Parent of color of a child with special health care needs, Fresno

ACTIONS FOR THE MEDI-CAL PROGRAM: CHANGES FAMILIES WANT THAT WOULD IMPROVE MEDI-CAL RENEWALS

Implement and Increase What Works

- **Allow automatic renewals** for more circumstances, such as when income hasn't changed

"It automatically renewed, so I didn't have to do anything or go down there...I appreciated it."

Native American/Indigenous parent/guardian

- **Lengthen time periods** between renewals

"... I feel that they shouldn't do it [renewals] every year, maybe every two years ..."

Spanish-speaking Latine parent/guardian, Los Angeles

- **Continue to allow people to state their income** (self-attest) when income verification documentation is not readily available

"For me, it's the income verification [that's challenging]. ...That is a bit stressful, because if I don't give them that paper, they wouldn't be able to process my renewal..."

Spanish-speaking Latina parent/guardian, Los Angeles

- **Keep and strengthen** online renewal options ([BenefitsCal.com](https://www.benefitscal.com))

"I go to the benefits[Cal] account [and] upload documents there... It's much easier than going in person."

English-speaking Latina parent/guardian, Fresno



Fix What is Not Working for Families

- **Shorten time waiting for help** – on the phone and in person

"I was on the phone from 7:31 a.m. to 9:40 a.m. before I got through."

Black parent/guardian, Fresno

- **Improve online renewal access** for non-English speaking enrollees
- **Confirm when submitted renewal forms are received,** and give updates on the status of processing

"I had a receipt and everything, but they said that they haven't gotten [my renewal form] yet. So, I had to do it with them again on the phone."

English-speaking Latina parent/guardian, Fresno

Having to re-submit forms that were lost in the system was particularly prevalent among Spanish-speaking parents and Native American/Indigenous parents and guardians.

- **Highlight mailed materials** that require a response
- **Streamline the number and length** of Medi-Cal mailings
- **Include a cover page with a to-do checklist** and a simple glossary of terms

"I barely understand any of it, so I go with someone [to get help]... Even if we can speak well in Spanish, every legal document is very complicated."

Mixteco parent/guardian, Oxnard

- **Improve availability of interpreters** and clarity of translations

"The translation [of written materials] is pretty poor, not professional. The terms they use are not the ones we typically use. Sometimes we have to guess what they are saying."

Mandarin-speaking parent/guardian, Los Angeles

- **Make children's eligibility status crystal clear,** because families often miss that their children are still eligible even if they are not

See additional observations, concerns and recommendations from parent, guardian and navigator experiences at bit.ly/CCProtectsKids

