



March 3, 2020

The Honorable Susan Talamantes Eggman
Chair, Senate Budget Subcommittee 3 on Health and Human Services
State Capitol, Room 2019
Sacramento, CA 95814

Re: Medi-Cal Assets Test

Dear Senator Talamantes Eggman,

Justice in Aging, Western Center on Law & Poverty, and the **101 undersigned organizations** respectfully request that the Legislature eliminate the Medi-Cal asset limit. The current limit, which has not increased since 1989, prevents seniors and many people with disabilities from saving enough money to weather a crisis, such as an eviction, a leaking roof or a major vehicle repair. This rule also disproportionately harms people of color because they are more likely to have cash savings, instead of an exempt home, further exacerbating the racial wealth gap.

A person enrolled in a non-MAGI Medi-Cal program is restricted to \$2,000 in a bank account and a couple to \$3,000. Other Medi-Cal beneficiaries, such as those under age 65, have no assets limit at all as a result of changes made with the implementation of the Affordable Care Act. When faced with the decision of qualifying for Medi-Cal or having additional savings, most individuals rationally spend down their savings as the cost of their health care is more than they have saved. This puts them at risk of further instability or homelessness when financial crises happen.

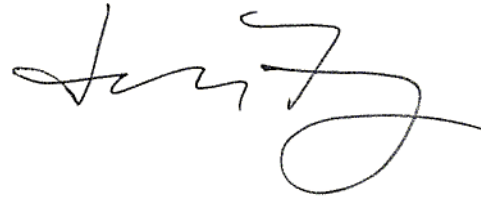
The elimination of the asset test in public programs reflects a shift away from requiring low-income people to deplete all their resources prior to receiving help. The vast majority of Californians enrolled in Medi-Cal are not subject to an asset test. Extending this policy to older Californians and persons with disabilities will help increase financial and housing stability while ensuring people can keep their health care. Additionally, eliminating the asset limit will simplify the administration of the Medi-Cal program by reducing application and renewal barriers that force people to document their financial accounts and property every year.

We respectfully ask for your support for this important proposal to provide equity and stability for low-income Californians and persons with disabilities who are subject to the Medi-Cal asset limit.

Sincerely,



Claire Ramsey
Justice in Aging



Jen Flory
Western Center on Law and Poverty

ACC Senior Services
ACLU CA Action
Alzheimer's Los Angeles
APLA Health
Asian Law Alliance
Asian Resources, Inc
Association of California Caregiver Resource Centers
Bay Area Legal Aid
Bet Tzedek Legal Services
Bienestar Human Services
Black AIDS Institute
CA Association of Public Authorities
CA Immigrant Policy Center
California Advocates for Nursing Home Reform
California Alliance for Retired Americans
California Association of Food Banks
California Council of the Blind
California Elder Justice Coalition
California Foundation for Independent Living Centers
California Health Advocates
California Hospital Association
California Long-Term Care Ombudsman Association
California OneCare
California Senior Legislature
Californians for Disability Rights
CalPACE
CAPSLO The Center
Center for Successful Aging, California State University, Fullerton
Choice in Aging
Community Legal Aid SoCal
Contra Costa Budget Justice Coalition
Courage California
Delivering Smiles
Desert AIDS Project dba DAP Health

Disability Rights California
Disability Rights Education and Defense Fund (DREDF)
Downtown Women's Center
East Bay Community Law Center
End Hep C SF
Ensuring Opportunity Campaign to End Poverty in Contra Costa
Community Access Center
Family Economic Security Partnership
Food for People
GLIDE
Hand in Hand: The Domestic Employers Network
Health Access California
Health Consumer Alliance
Homebridge
Homeless Action Center
Huntington Senior Care Network
Inner City Law Center (Los Angeles, CA)
Jewish Family Service of Los Angeles
L.A. Care
Law Foundation of Silicon Valley
Legal Aid of Sonoma County
Legal Aid Society of San Diego, Inc.
Legal Aid Society of San Mateo County
Legal Assistance for Seniors
Libertana
Life Elder Care
Life Skills Training and Educational Programs, Inc.
LifeLong Medical Care
Liked Eldercare
Marin Center for Independent Living
Maternal and Child Health Access
Mental Health Advocacy Services
MSSP Site Association
National Association of Social Workers (NASW) Cali
National Health Law Program
National MS Society
Neighborhood Legal Services of Los Angeles
Nourish California
Ombudsman Services of San Mateo County, Inc
Partners in Care Foundation
Peninsula Family Service
Personal Assistance Services Council
PRC
Public Interest Law Project
Public Law Center
Radiant Health Centers

Rubicon Programs
Sacramento Regional Family Justice Center
San Francisco AIDS Foundation
San Francisco Senior & Disability Action
Senior Advocates of the Desert
Senior Services Coalition of Alameda County
Service Center for Independent Life
Serving Seniors
SF IHSS Public Authority
Shelter Partnership
Silicon Valley Independent Living Center
Social Security Works
Southern California Resource Services for Independent Living (SCRS-IL)
St. Mary's Center
Sunny Cal ADHC
The Arc of California
The Spahr Center
United Domestic Workers
Village Movement California
WISE & Healthy Aging
Yolo Healthy Aging Alliance

Cc: Honorable Members, Senate Budget Subcommittee #3
Symphoni Barbee, Senate Fellow, Senator Skinner