

Work Requirements Are Coming to Medi-Cal

A guide for dementia caregivers

Starting **January 1, 2027**, federal law requires many adult Medi-Cal members to complete **80 hours a month of work, school, or volunteering** to keep their coverage. If you get your own health coverage through Medi-Cal and you're also caring for a family member living with dementia, this guide explains whether the rule applies to you, how caregivers usually qualify for an exemption, and what to do now to protect your coverage.



January 1, 2027

Work requirement begins



80 hours a month

Work, school, or volunteering



Caregivers usually exempt

No hours to log

Does this requirement apply to me?

The work requirement only applies to **adults ages 19–64** enrolled in Medi-Cal through the Affordable Care Act “New Adult Group” (expansion coverage).

UNDER 19

Rule does not apply

AGES 19–64

Requirements may apply

65 AND OLDER

Rule does not apply

It does **not** apply to you if you are:



Age 65 or older, or under 19



Pregnant or within 12 months postpartum



Enrolled in Medi-Cal's Aged, Blind, or Disabled group, including if you receive SSI



A current or former foster youth (under 26)



American Indian or Alaska Native

If any of these describe you, you stay on today's rules — annual renewals, no hours to report.

Good News: Family Caregivers Are Usually Exempt

If you are a parent, guardian, caretaker relative, or family caregiver of a disabled individual, **you don't have to log hours**. You qualify for this exemption if you are caring for a spouse, parent, sibling, or other family member living with dementia — at any age. This rule applies both when you first apply for Medi-Cal and every time you renew it.

Other Exemptions That May Also Apply to You

You may also qualify for an exemption if you:

Are “medically frail” — including a disability, a serious or complex medical condition, a disabling mental health condition, or a substance use disorder that limits your ability to comply

Are a veteran with a total disability rating

Are enrolled in Medicare Part A or Part B

Already meet CalWORKs (TANF) or CalFresh (SNAP) work rules

Are in a drug or alcohol treatment program

Were recently incarcerated (within the past 90 days)

Short-term hardship exemptions may also apply if you live in an area with a declared disaster or high unemployment, recently hospitalized, or had to travel for medical care.



Self-Attestation: What Counts as Proof

THROUGH 2027

Self-attestation is generally allowed for verifying exemptions (including the family caregiver exemption) and work activities. You can report this in writing or online, with **no extra paperwork**.

STARTING JANUARY 1, 2028

You will need to provide **written proof**. Medically frail individuals can self-attest once per enrollment period. DHCS has not yet finalized what caregivers will need to document.

Bottom line: Even though a simple statement may be enough in 2027, it's worth gathering supporting documents now (see Step 3 below) in case the rules tighten in 2028 or your case is selected for extra review.

Key Dates



January 1, 2027

Work requirement takes effect for new Medi-Cal applications in the New Adult Group.



Renewals every 6 months

Starting January 1, 2027, New Adult Group members must renew every six months.



When you must show it

You'll need to show you are exempt or following the rule the month before you apply, and then every six months.



January 1, 2028, and beyond

Self-attestation rules are expected to tighten (see above). These requirements may change due to ongoing lawsuits.



How to Protect Your Coverage Now

- **Update your contact information.** Make sure Medi-Cal and your [county eligibility office](#) have your current address, phone number, and email so you don't miss important notices. Turn on email and text message notices on BenefitsCal.
- **Open and respond to Medi-Cal mail right away.** You'll be notified if you need to report your work status or exemption. Respond quickly before the due date—delays can cause a coverage gap.
- **Start gathering documentation now.** A dementia diagnosis letter from a doctor, a care plan, or records showing you help with daily activities can support a caregiver or medically frail exemption.
- **Ask your county eligibility worker or Medi-Cal plan directly.** Say you are a family caregiver for someone living with dementia and ask what exemption category applies and what proof, if any, they need.
- **If you're told you don't qualify, ask about a hardship exemption or appeal.** You can also contact the Health Consumer Alliance below for free help.
- **What if my Medi-Cal ends?** The county will send instructions to appeal. You can reapply at any time.



Who to Call

Medi-Cal Member Help Line

1-800-541-5555

General questions about your Medi-Cal coverage

Health Care Options

1-800-430-4263

To find out which managed care plan you're enrolled in, or to switch plans

CA Aging & Disability Resource Connect

1-800-510-2020

Local help in every county, including Caregiver Resource Centers

Health Consumer Alliance

1-888-804-3536

Free legal help with Medi-Cal exemptions, denials, and appeals