

# A YOUNG PERSON'S GUIDE TO ACCESSING AFFORDABLE MENTAL HEALTH SERVICES UNDER MEDI-CAL



This guide provides information and resources on getting mental health services through Medi-Cal as a young person in California.

*If you are a current or former foster youth, check out this [guide here](#)*

*To go to a certain section on the guide, click on the headings below in the "Table of Contents."*

*We cite a number of sources throughout the guide. Please see the last page for the written links.*



# A YOUNG PERSON'S GUIDE TO ACCESSING AFFORDABLE MENTAL HEALTH SERVICES UNDER MEDI-CAL

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## Getting Help Now

*I'd like to speak with someone for mental health support now, even though I'm not yet on Medi-Cal or connected with a provider. Is that possible?*



Yes! There are several “hotlines” and “warmlines” you can contact:

- **Suicide and Crisis Lifeline**: Call or text 988 if you or someone you know is struggling or in crisis
- **The Trevor Project**: If you or someone you know is an LGBTQIA+ youth in crisis, you can speak to a Trevor counselor by:
  - Calling 1-866-488-7386 OR
  - Texting START to 678-678 OR
  - Chatting online at <https://www.thetrevorproject.org/webchat>
- **Crisis Text Line**: Text HOME to 741-741 to be connected with a crisis counselor
- **CalHOPE**: Call 833-317-HOPE (4673) or live chat at this [link](#) to speak with a trained supportive peer

Asking for the support you need shows **STRENGTH**, not weakness.



Always remember that there's no shame in needing help or care. It's okay to ask for what you need, even if it feels embarrassing or like you're being “difficult.” Maybe you have no idea what you need, but you think you need some kind of help. That's okay too - a clinician's job is to help assess your needs and provide you with the best care to meet those needs. Acknowledging that you need support and reaching out to get help shows strength and courage.

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## Getting on Medi-Cal

*I think I need mental health services, but I don't know where to start or if I can afford it. Is there someone I can talk to for help on this process?*

You may be eligible for Medi-Cal. Medi-Cal provides health insurance for Californians at no or low cost. [Source](#)

Applying for Medi-Cal can be a little confusing, but there are people who can help you.

You can contact your county human services agency for help applying for free. Find the name of the county where you live [HERE](#). You can contact the county agency in-person, online, by mail, by fax, or by phone. If something does not make sense, don't be afraid ask a lot of questions.

You can also contact the [Health Consumer Alliance \(HCA\)](#) at 1-888-804-3536. The HCA provides free help to Californians applying for healthcare (including Medi-Cal), searching for an appropriate doctor or provider, disputing denials of health services, preventing disruption in care, and addressing and resolving billing problems.

If you are a student, it's also a good idea to ask your school what mental health services may be available at or through your school. You can start by asking a school counselor or other trusted adult.



## How do I know if I'm eligible for Medi-Cal?

Eligibility is usually based primarily on your income, your family's income (if you're under 19 years old) and some other factors.

### If you're under 19 years old, you qualify for Medi-Cal if:

- You live in California AND
- You and your family make less than \$73,815 per year for a family of four

### If you're 19 years old or older, you qualify for Medi-Cal if:

- You live in California AND
- You earn less than \$18,755 per year (if you are single)

### Pregnant individuals (regardless of age):

- Pregnant individuals can get Pregnancy Medi-Cal if their income is up to 213% FPL, or \$39,001.\* The Medi-Cal Access Program (MCAP) is another coverage option available to pregnant individuals up to 322% FPL.

*\*Remember, under Medi-Cal, a pregnant individual's household size is the pregnant individual + the # of children she is expected to deliver.*

[Source](#)

### You may also be eligible for Medi-Cal if you are enrolled in:

- Supplemental Security Income (a program that provides monthly payments to children and adults who have low incomes and who are blind or disabled)
- CalFresh
- Foster Care or Adoption Assistance Program
- CalWorks
- Refugee Assistance [Source](#)

**For more information and questions, you can contact the Health Consumer Alliance (HCA) at 1-888-804-3536.**

**TIP:**  
If you're not sure if you're eligible, it's okay to apply anyway!

# How do I apply for Medi-Cal?

You can enroll in person at your local county social services office, by mail, by phone, or online.

- **Online:** You can use the BenefitsCal website (you can also apply for other programs like CalFresh or CalWORKs at the same time) OR the Covered California website (where you can learn about your public and private health coverage options). Source *An advantage to applying online through Covered California is to get accelerated enrollment, which is temporary full-scope Medi-Cal coverage while the county completes a full Medi-Cal determination.*
- **In person:** You can apply at your local county social services office, where you can get personal assistance completing your application. Source

By mail: You can use a paper application (available in 11 languages) and mail it in to your local county social services agency. Source

*Usually, applying for Medi-Cal requires your parent's or guardian's consent/involvement if you live at home and are under age 21. If you are legally emancipated, you can apply on your own.*

*If you are in foster care, you shouldn't need to apply - you should have already been identified as eligible for Medi-Cal and automatically enrolled. See "Special Circumstances"*

*Remember if you need help applying, you can contact the Health Consumer Alliance (HCA) at 1-888-804-3536.*

## What can I expect from the Medi-Cal application process? How can I ensure it goes smoothly?\*



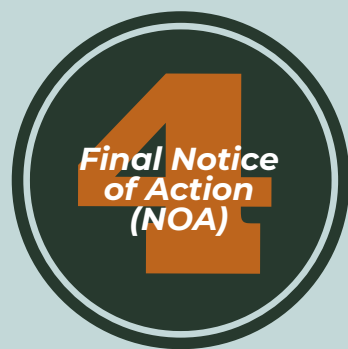
You'll only need to submit one application for everyone in your household, and be asked to fill out tax and income information. Make sure you provide as much information as possible. You should double check that you've included your correct social security number (if you have one), your name as it appears on your social security card, and your birth date. If you don't know or aren't sure of any of that information, still apply and ask for help from your caseworker or county human services representative on how to get that information!



Once you finish your application, you'll sign and date it. You'll receive a letter in the mail about whether or not you're eligible for Medi-Cal. *(This step may not always happen)*



You may be contacted if more information is needed. If proof is needed for your income, address, identification, or other information, it will be collected as necessary after you send in your application.



You'll get notice confirming that you are eligible for Medi-Cal and then you'll receive your insurance card in the mail. You may start using your Medi-Cal benefits before you get your insurance card. You may also be assigned a county caseworker whom you can contact with questions. Source

*\*Due to the high volume of new applications, the process is taking longer than normal and the steps mentioned above may be done out of order if it will help in expediting coverage.*

## I tried applying but was denied coverage. Can I try again?



- Yes! You can contact the Health Consumer Alliance (HCA) at 1-888-804-3536 for free legal assistance in appealing your denied coverage.
- You can also access legal aid for assistance. Look for your local legal aid organization with this [directory](#) by inputting your county, “public benefits” as your legal topic, and “Medi-Cal” as your legal problem.
- You can also try filing an appeal challenging denied eligibility. Call your county human services agency, or email your request to appeal your denied coverage to [shdacabureau@dss.ca.gov](mailto:shdacabureau@dss.ca.gov) or mail requests to the following address:

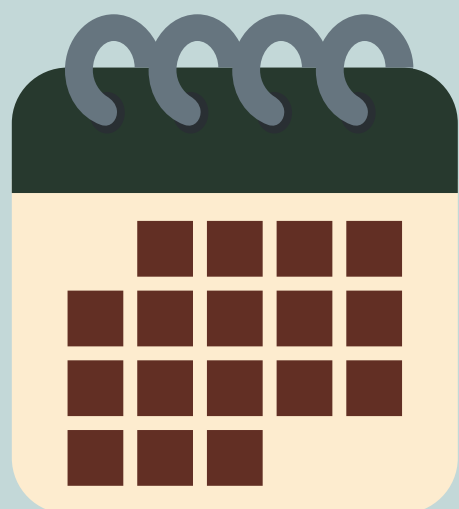
**California Department of Social Services  
State Hearings Division**

**P.O. Box 944243, Mail Station 9-17-37  
Sacramento, California 94244-2430**

[Source](#)

## How long does the state have to process my Medi-Cal application?

45 days (for non-disability determinations). [Source](#).



Your health coverage is effective beginning the first day of the month when you applied.

So if you applied on January 15, 2022 and received your card on February 28, 2022, you can seek reimbursement for services accessed from January 1, 2022 onward. [Source](#)

## What if I'm not a citizen of the United States?

Medi-Cal is available for certain non-citizens including:

- All children and young adults up to age 26, including undocumented individuals. [Source](#)
  - No later than January 1, 2024, undocumented adults aged 26-49 will also be eligible. [Source](#)
- U.S. permanent residents (i.e. people with an Alien Registration Card or I-551 Card)
- Conditional permanent resident (i.e. people with an I-551C Card)
- Refugees
- Asylum grantees
- Parolees
- Cuban-Haitian entrant with an Arrival Departure Record (I-94) from the Immigration and Naturalization Service (INS). [Source](#)

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## Special Circumstances

### Is it possible for me to access Medi-Cal mental health services on my own, without my parent or guardian's consent?

- If you are 12 years old or older, you can consent to your own outpatient mental health care if you meet certain circumstances, such as a mental health professional believing that you are mature enough to consent. Your parent or guardian may still be notified that you received such services.
- If you are on your parent/guardian's Medi-Cal plan and want to keep the services you access private from your parents, that is possible! You can submit a Confidential Communication Request to your Medi-Cal provider. To do so, you need to 1) know your health plan and policy number, 2) fill out the Confidential Communication Request form and 3) call your health plan to ask the best way to submit a Confidential Communication Request.

For more information, including a copy of the Confidential Communication Request (CCR) form and a script for how to talk to your health care provider, see [HERE](#).

- If you are ages 12-20 and living at home, you may also be able to enroll in Medi-Cal Minor Consent, a program in which you can apply for a more limited form of Medi-Cal on your own, without your parent or guardian. But in some counties, accessing mental health services through Medi-Cal Minor Consent can be hard.

### What if I'm in a juvenile detention facility?

If you are currently in a juvenile detention facility, your Medi-Cal benefits will be temporarily "suspended" (meaning they are paused, but not terminated, while you are there), although you should still be able to receive mental health services provided by the juvenile detention facility. [Source](#)

### What if I'm a parenting youth?

If you want to apply to regular Medi-Cal, you still need your parent/legal guardian to apply on your behalf. You can then apply independently for your child to be added to Medi-Cal.

If you're covered by the Medi-Cal Minor Consent program, your child is automatically Medi-Cal eligible for 12 months following the child's birth, without you having to fill out a separate application. [Source](#)



### What if I'm in foster care or was once in foster care?

If you are in foster care, you should be automatically enrolled in Medi-Cal without needing to fill out an application. It doesn't matter how much money you make.

If you are 18-25 years old and were in foster care (in California or another state) on your 18th birthday, you also qualify for Medi-Cal no matter how much money you make. The county will enroll you and then independently verify you were/are in foster care. [Source](#)

For more information on foster care youth eligibility, go [HERE](#).

Read about your bill of rights as a foster youth here: [Foster Youth Bill of Rights](#)

# A YOUNG PERSON'S GUIDE TO ACCESSING AFFORDABLE MENTAL HEALTH SERVICES UNDER MEDI-CAL

## Getting Mental Health Services through Medi-cal

### What services can I get through Medi-Cal?



Under Medi-Cal, you have a right to screenings for illnesses or conditions, including mental health illnesses or conditions, and treatment services needed to address them. Medi-Cal covers all medically necessary health services including medical and dental care, prescription medication, and reproductive and sexual health services. You are entitled to these services under the "EPSDT" requirement. [Source](#)

### What mental health services does Medi-Cal cover?

Medi-Cal offers several different types of mental health services, depending on your needs. A clinician will assess you to identify your needs and determine what supports, and what type of provider, may be most appropriate and helpful for you.

*Below is a list of types of mental health services Medi-Cal covers:*

- Individual, group, and family therapy
- Dyadic services (joint screening and treatment for you and your parent/caregiver)
- Medication support
- Crisis services, including intervention, stabilization, and residential treatment
- Psychiatric health facilities services
- Psychiatric inpatient hospital services
- Targeted case management
- Peer support services
- Psychiatrist services
- Psychologist services
- Psychiatric nursing facility services;
- EPSDT (Early and Periodic, Screening, Diagnostic, and Treatment) specialty mental health services (including intensive care coordination, intensive home-based services, therapeutic behavioral services, and therapeutic foster care)



Some services are called “specialty mental health services” or “SMHS” and are provided through your county’s mental health plan.

Other services are called “non-specialty mental health services” or “NSMHS” and are provided through your Medi-Cal managed care plan or Medi-Cal Fee for Service.

During an intake and assessment process, a clinician will learn about what you are feeling and experiencing and determine which services they think you need. [Source](#)



# A YOUNG PERSON'S GUIDE TO ACCESSING AFFORDABLE MENTAL HEALTH SERVICES UNDER MEDI-CAL

## Finding a Provider & Getting Help

***I'm enrolled!***

***Now how do I find a mental health provider?***

You can start by clicking on your county [HERE](#) and calling the corresponding number, or by calling your managed care plan.

See [HERE](#) for a list of managed care plans by county. Examples are Anthem Blue Cross, Health Net, and Kaiser Permanente.

You can also contact the [Health Consumer Alliance](#) at 1-888-804-3536 for help finding the right provider.

The first step in the process will be an intake and assessment to identify your individual needs.

## What if I want to change my mental health provider?

“Check out a few therapists before committing to one.”

-Youth Advisory Board member, Reproductive Health Equity Project

If you're not happy with the first provider you are linked to, that's okay, it's possible to change providers. Call your county representative and ask for more provider options. It may take a while to find a provider that is the right fit, but keep trying until you feel like you are receiving the support you need.

## I'm enrolled! But I moved to a different county. Do I need to reapply for Medi-Cal?

No, you should not be required to reapply simply because you move. You'll need to notify the county you're moving to by calling the number for the county human services agency. You should tell your local county office within 10 days of moving to a new county.

[Source](#)



# A YOUNG PERSON'S GUIDE TO ACCESSING AFFORDABLE MENTAL HEALTH SERVICES UNDER MEDI-CAL

[Learn more](#)

## WHERE TO LEARN MORE

- [My Medi-Cal: How to Get the Health Care You Need:](#) A resource from the California Department of Health Care Services (DHCS). It goes into more detail about how to apply and what services Medi-Cal includes.
- [Medi-Cal Eligibility for Young People:](#) A resource from Disability Benefits 101. It provides information about how to apply for Medi-Cal and also includes definitions for a lot of common terms you might come across during the application. It also links to resources for how young people can apply for other benefits.
- [Covered Til 26:](#) A resource that provides information about how to access free Medi-Cal coverage in California if you were in foster care in any state at age 18 or older.
- [Health Consumer Alliance:](#) Network of health advocates providing free help with health care access. Their hotline is 1-888-804-3536.
- There are many ways that you can care for your mental well-being. This can include self-care or complementary health approaches that supplement the care and support you receive from a provider. Learn more here:
  - [Active Minds](#)- Self-Care
  - [NAMI](#)- Complementary Health Approaches

**Note:** If you are a **current or former foster youth**, you can find a version of this guide tailored to the foster care context [here](#).



# A YOUNG PERSON'S GUIDE TO ACCESSING AFFORDABLE MENTAL HEALTH SERVICES UNDER MEDI-CAL

## Cited Sources

### Links to sources cited within guide

#### Getting Help Now

- 988 Suicide and Crisis Lifeline link: <https://www.samhsa.gov/find-help/988>
- Trevor Project link: <https://www.thetrevorproject.org/get-help/>
- Crisis Text Line link: <https://www.crisistextline.org/>
- CalHOPE link: <https://www.calhope.org/Pages/default.aspx>
  - CalHOPE live chat link: <https://www.calhopeconnect.org/#>

#### Getting on Medi-Cal

- Medi-Cal FAQs source link: <https://www.dhcs.ca.gov/services/medi-cal/eligibility/Pages/Medi-CalFAQs2014a.aspx#:~:text=For%20many%20individuals%20who%20enroll,maximum%20of%20%2439%20per%20month.>
- Health Consumer Alliance link: <https://healthconsumer.org/about-us/>
- Medi-Cal eligibility for 19 years or older link: [https://ca.db101.org/ca/situations/youthanddisability/benefitsforyoungpeople/program2d.htm#Medi\\_Cal\\_Older\\_than\\_19](https://ca.db101.org/ca/situations/youthanddisability/benefitsforyoungpeople/program2d.htm#Medi_Cal_Older_than_19)
- Medi-Cal eligibility link: <https://www.dhcs.ca.gov/services/medi-cal/Pages/DoYouQualifyForMedi-Cal.aspx>
- Applying for Medi-Cal online, in person, and by mail link: <https://ca.db101.org/ca/situations/youthanddisability/benefitsforyoungpeople/program2d.htm>
- Medi-Cal application process link: <https://www.dhcs.ca.gov/individuals/Pages/Steps-to-Medi-Cal.aspx>
- Local legal aid organization directory link: <https://www.lawhelpca.org/legal-directory>
- CA Dept. of Social Services address link: <https://www.dhcs.ca.gov/Documents/myMediCal.pdf>
- Processing Medi-Cal application link: <https://www.dhcs.ca.gov/individuals/Pages/Steps-to-Medi-Cal.aspx>
- Pending application information link: <https://www.dhcs.ca.gov/services/medi-cal/eligibility/pages/InfoPendingMedi-calApps.aspx>
- Medi-Cal expansion information link: <https://www.dhcs.ca.gov/services/medi-cal/eligibility/Pages/OlderAdultExpansion.aspx>
- Medi-Cal expansion for undocumented adults 26-49 link: <https://www.gov.ca.gov/2022/10/19/medi-cal-expansion-provided-286000-undocumented-californians-with-comprehensive-health-care/#:~:text=The%20next%20step%20in%20California's,%2C%20effective%20January%201%2C%202024>
- Medi-Cal eligibility for other non-citizens link: <https://www.dhcs.ca.gov/services/medi-cal/eligibility/Documents/Article24-RefugeeMedicalAsstProgram.pdf>

# A YOUNG PERSON'S GUIDE TO ACCESSING AFFORDABLE MENTAL HEALTH SERVICES UNDER MEDI-CAL

## Cited Sources

### Links to sources cited within guide

#### Special Circumstances

- Confidential Communication Request  
link:<http://myhealthmyinfo.org/sites/default/files/Confidential-Communications-Request.pdf>
- Medi-Cal Minor Consent link:  
[https://www.teenhealthrights.org/teen\\_faq/what-is-medi-cal-minor-consent/](https://www.teenhealthrights.org/teen_faq/what-is-medi-cal-minor-consent/)
- Medi-Cal eligibility information for youth in juvenile detention facility: <https://www.dhcs.ca.gov/services/medi-cal/eligibility/letters/Documents/21-22.pdf>
- Medi-Cal Minor Consent link:  
[https://www.teenhealthrights.org/teen\\_faq/what-is-medi-cal-minor-consent/](https://www.teenhealthrights.org/teen_faq/what-is-medi-cal-minor-consent/)
- Medi-Cal eligibility for Former Foster Youth link:  
<https://www.ylc.org/wp-content/uploads/2018/11/Medi-Cal-Fact-Sheet-040414.pdf>
- Medi-Cal eligibility for Former Foster Youth FAQ link:  
<https://coveredtil26.org/faq>
- Foster Youth Bill of Rights link:  
<https://fosteryouthhelp.ca.gov/foster-youth-rights/>

#### Getting Mental Health Services through Medi-Cal

- Services available through Medi-Cal link:  
<https://www.dhcs.ca.gov/Documents/myMediCal.pdf>
- Mental health services available through Medi-Cal link:  
<https://healthlaw.org/wp-content/uploads/2020/02/NHeLP-MediServicesGuide-Complete-Ch3.pdf>

#### Finding a Provider & Getting Help

- County Mental Health directory link:  
<https://www.dhcs.ca.gov/individuals/Pages/MHPContactList.aspx>
- Managed Care Health Plan Directory link:  
<https://www.dhcs.ca.gov/individuals/Pages/MMCDHealthPlanDir.aspx>
- Moving to a different county information link:  
<https://www.dhcs.ca.gov/Documents/myMediCal.pdf>

#### Where to learn more

- My Medi-Cal resource link:  
<https://www.dhcs.ca.gov/Documents/myMediCal.pdf>
- Medi-Cal Eligibility for Young People link:  
<https://ca.db101.org/ca/situations/youthanddisability/benefitsforyoungpeople/program2d.htm>
- Covered Til 26 link: <https://coveredtil26.org/faq>
- Health Consumer Alliance link: <https://healthconsumer.org/>
- Active Minds Link: <https://www.activeminds.org/about-mental-health/self-care/>
- NAMI link: <https://www.nami.org/About-Mental-Illness/Treatments/Complementary-Health-Approaches>