

# California Medi-Cal Income Limits 2025

A Complete Eligibility Guide  
for Individuals and Families

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Updated with the Latest 2025 Federal Poverty  
Level (FPL) Guidelines.



# 2025 Income Limits: At a Glance



## Adults (19-64)

**\$21,597**  
(Individual)

**\$44,367**  
(Family of 4)

\*Based on 138% FPL



## Children (<19)

**\$41,629**  
(Child in household of 1)

**\$85,519**  
(Family of 4)

\*Based on 266% FPL



## Pregnant Individuals

**\$33,335**  
(Individual)

**\$68,480**  
(Family of 4)

\*Based on 213% FPL



## MCAP (Pregnant)

**\$50,393**  
(Individual)

**\$103,523**  
(Family of 4)

\*Based on 322% FPL



## Aged, Blind & Disabled (ABD)

**\$1,801 / month**  
(Individual)

**\$2,433 / month**  
(Couple)

\*Monthly Income Limit

# What is Medi-Cal? California's Health Coverage Program

Medi-Cal is California's **Medicaid program** (in Secondary Green), providing free or low-cost health coverage to millions of residents.

It is run by the **California Department of Health Care Services (DHCS)**.

Designed for low-income children, adults, seniors, and persons with disabilities.

## Coverage Highlights



**Doctor Visits**



**Hospital & Emergency Care**



**Mental Health Services**



**Vision Services**

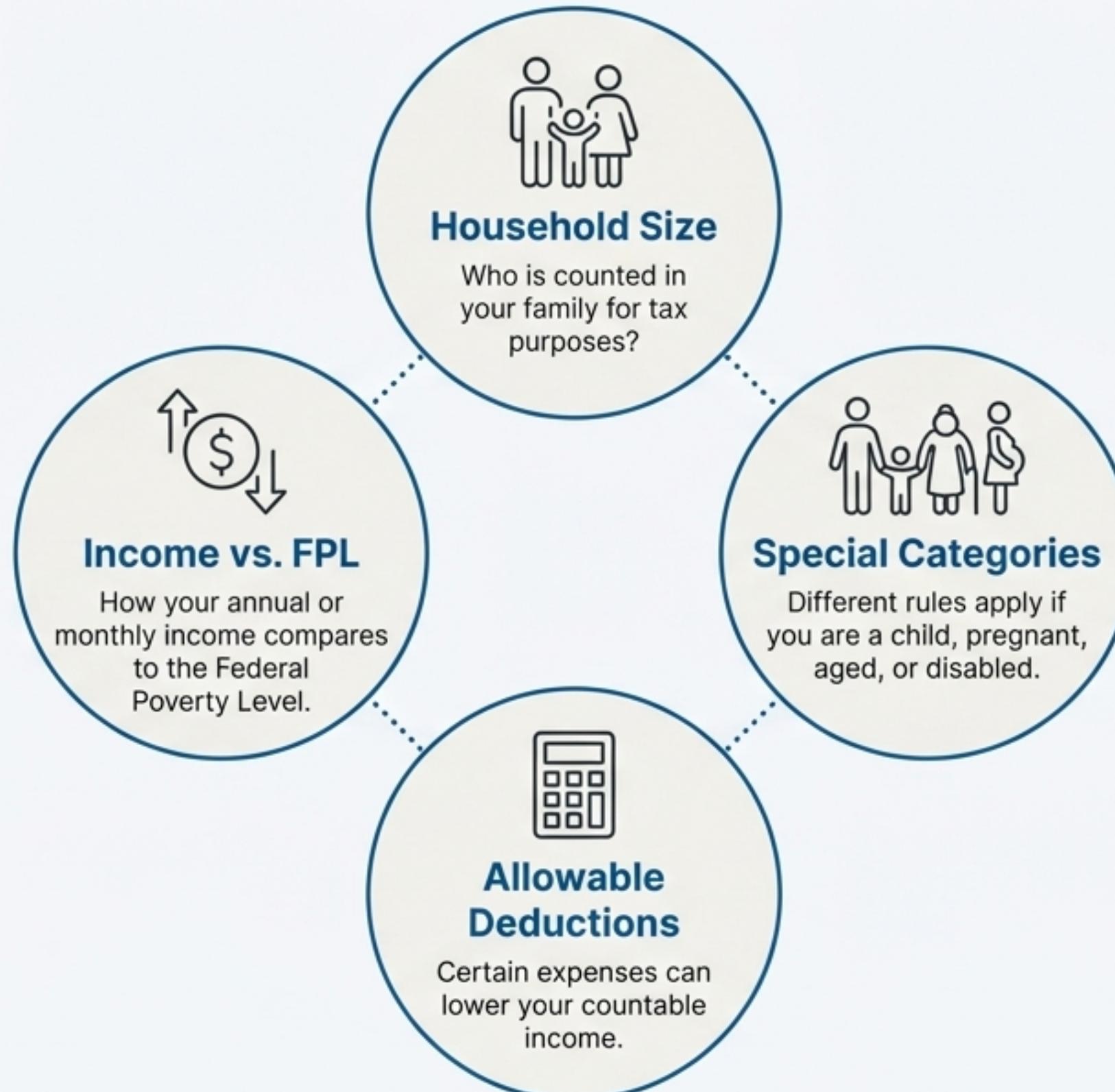


**Dental Care**



**Long-Term Care**

# The Four Pillars of Eligibility



# Income Limits for Adults (Ages 19-64)

Based on 138% of the Federal Poverty Level. For most adults who are not pregnant or disabled.

Household Size	Maximum Annual Income
1	\$21,597
2	\$29,187
3	\$36,777
4	\$44,367
5	\$51,957
6	\$59,547
7	\$67,137
8	\$74,727
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<i>Each Add'l Person</i>	+\$7,590

# Income Limits for Children (Under 19)

Children qualify at significantly higher income levels, up to 266% of the Federal Poverty Level.

Household Size	Maximum Annual Income
1	\$41,629
2	\$56,259
3	\$70,889
<b>4</b>	<b>\$85,519</b>
5	\$100,149
6	\$114,779
7	\$129,409
8	\$144,039
<i>Each Add'l Person</i>	<i>+\$14,630</i>

## Expanded Coverage for Kids

A family of four can earn up to **\$85,519** per year and still have their children qualify for full-scope Medi-Cal.

# Coverage During and After Pregnancy



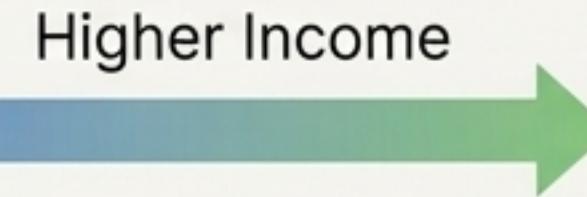
## Medi-Cal for Pregnant Individuals

**Coverage up to 213% FPL**

Provides comprehensive health services at no cost.

Household Size	Maximum Annual Income
1	\$33,335
2	\$45,050
3	\$56,765
4	\$68,480

Each Add'l Person: +\$11,715



## Medi-Cal Access Program (MCAP)

**Coverage from 213%–322% FPL**

Low-cost coverage for middle-income pregnant individuals.

Household Size	Maximum Annual Income
1	\$50,393
2	\$68,103
3	\$85,813
4	\$103,523

Each Add'l Person: +\$17,710

# Aged, Blind & Disabled (ABD) Medi-Cal

Eligibility for individuals who are 65+, blind, or disabled is based on monthly countable income.



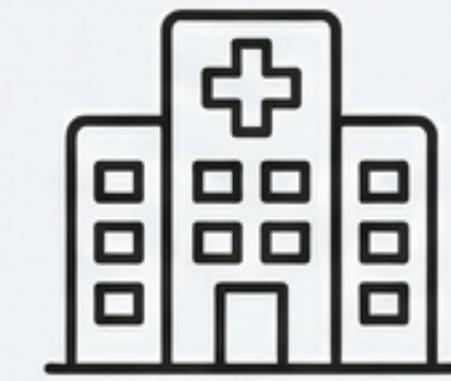
**Individual Limit**

**\$1,801 / month**



**Couple Limit**

**\$2,433 / month**



**Nursing Home Care**

**\$35 / month**

\*This is the Personal Needs Allowance residents may keep.

# Master Chart: All 2025 Income Limits Side-by-Side

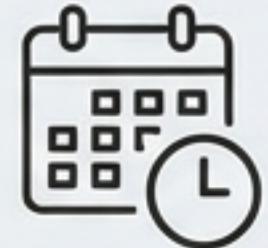
Household Size	Adults (138% FPL)	Children (266% FPL)	Pregnant (213% FPL)	MCAP (322% FPL)
1	\$21,597	\$41,629	\$33,335	\$50,393
2	\$29,187	\$56,259	\$45,050	\$68,103
3	\$36,777	\$70,889	\$56,765	\$85,813
4	\$44,367	\$85,519	\$68,480	\$103,523
5	\$51,957	\$100,149	\$80,195	\$121,233
6	\$59,547	\$114,779	\$91,910	\$138,943
7	\$67,137	\$129,409	\$103,625	\$156,653
8	\$74,727	\$144,039	\$115,340	\$174,363

# Key Facts & Important Questions for 2025



## Q: Are there asset limits in 2025?

**A: No.** Asset testing for Medi-Cal is waived through December 31, 2025. Eligibility is based on income only.



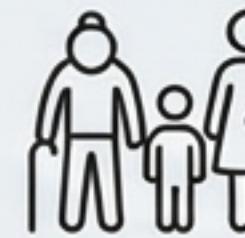
## Q: Will the asset test return?

**A: Yes, in 2026.** The current waiver is temporary.



## Q: What is the spousal protection allowance?

**A: \$3,948 per month.** The Minimum Monthly Maintenance Needs Allowance (MMMNA) protects a non-applicant spouse's income.



## Q: Who else might qualify?

**A:** Individuals 65+, disabled, under 21, pregnant, in foster care, refugees, or enrolled in CalWORKs or SSI/SSP.

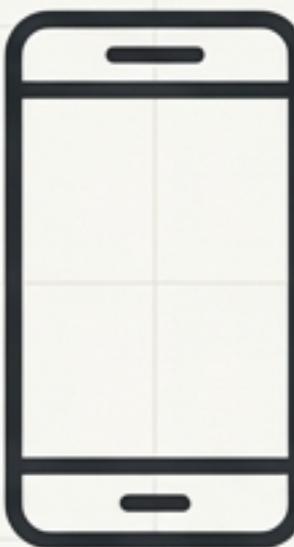
# Three Pathways to Apply for Medi-Cal



## ONLINE

**Covered California:** The fastest way to apply and compare all options.

**MyBenefits CalWIN:** For those with existing county benefits.



## BY PHONE

**County Social Services Office:** Call your local office to apply with assistance over the phone.

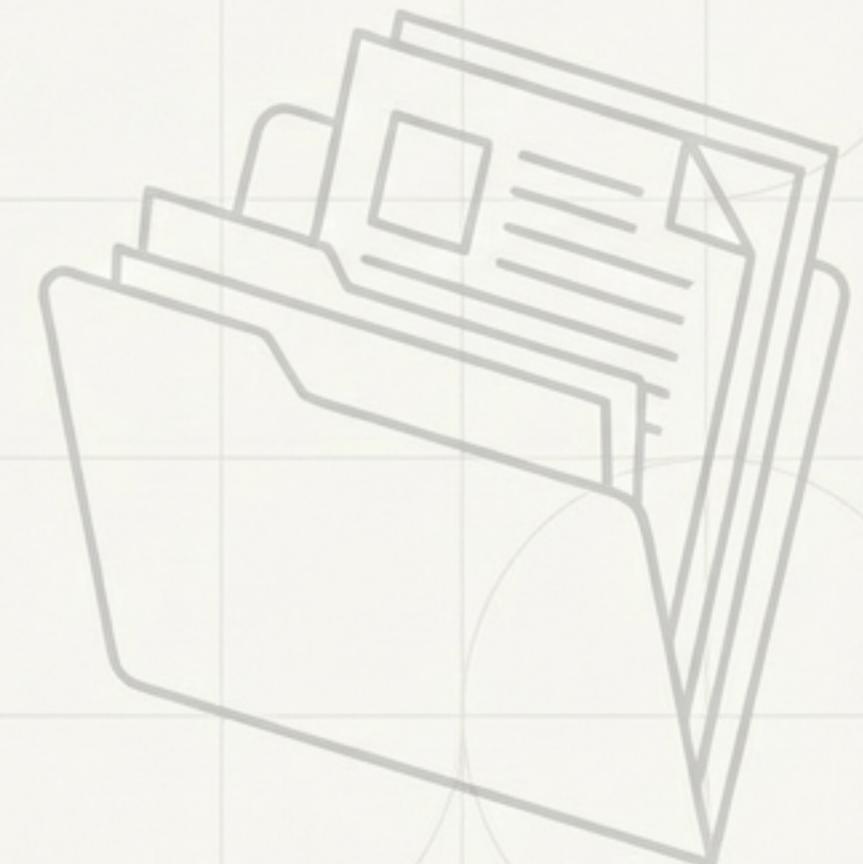


## IN PERSON

**Local County Office:** Visit Visit for face-to-face help with your application.

# Get Your Documents Ready

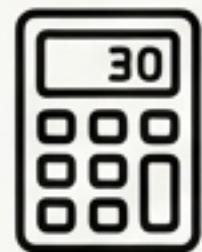
-  **Proof of Identity** (e.g., Driver's License, ID Card)
-  **Proof of Income** (e.g., Pay Stubs, Tax Returns)
-  **Proof of California Residency** (e.g., Utility Bill, Lease Agreement)
-  **Proof of Immigration Status** (if applicable)
-  **Proof of Pregnancy or Disability**  
(Doctor's note, if applicable)
-  **Social Security Numbers** (for all applicants)



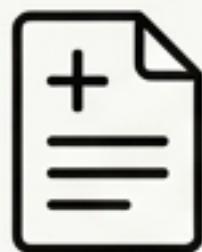
# Your Path to Coverage



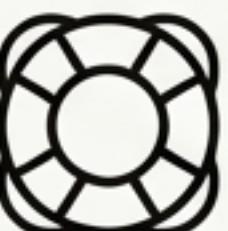
**Assess Your Eligibility:** Use the charts in this guide to see where your household stands.



**Get a Personalized Estimate:** Visit the Covered California website for their official calculator.



**Apply Now:** If your income is below the limits, apply immediately through your preferred channel.



**Get Help:** Contact your local county office for free, confidential assistance with your application.

**Medi-Cal can help you get the medical care you need without the high costs.**

# Key Takeaways & Resources

## Summary

- Medi-Cal income limits for 2025 vary significantly by group (adult, child, pregnant, ABD).
- Children and pregnant individuals qualify at much higher income levels.
- There are **NO asset limits** for 2025, making it easier to qualify based on income alone.
- Applying is free and can be done online, by phone, or in person.

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## Important Links

**Apply Online:** [www.coveredca.com](http://www.coveredca.com)

**Find Your County Office:** [dhcs.ca.gov/services/medi-cal](http://dhcs.ca.gov/services/medi-cal)