

California Medi-Cal Income Limits 2025

A Complete Eligibility Guide
for Individuals and Families

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

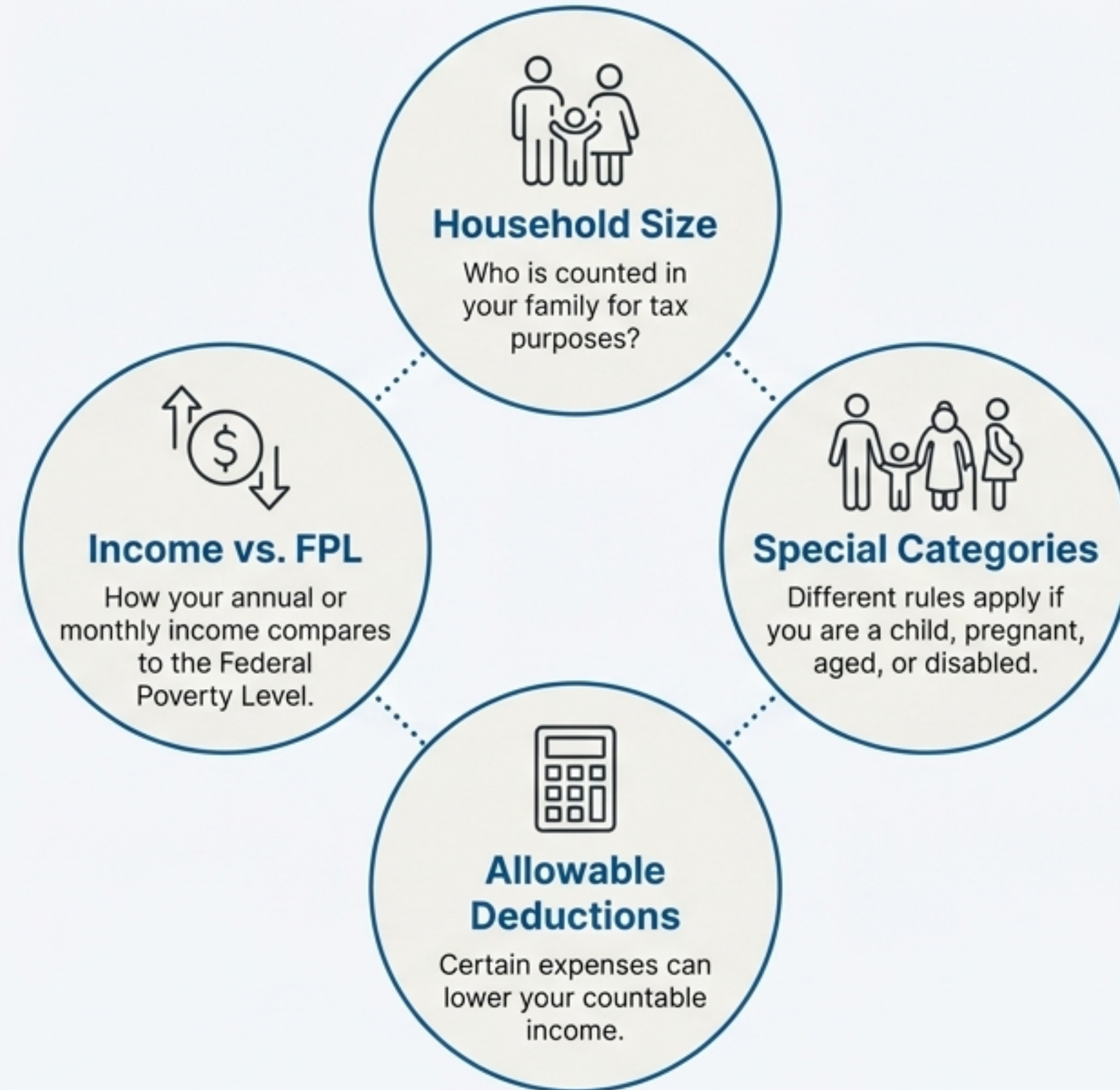


Dental Care



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
Each Add'l Person	+\$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
4	\$85,519
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

Higher Income

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: 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: Will the asset test return?

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



Q: Who else might qualify?

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

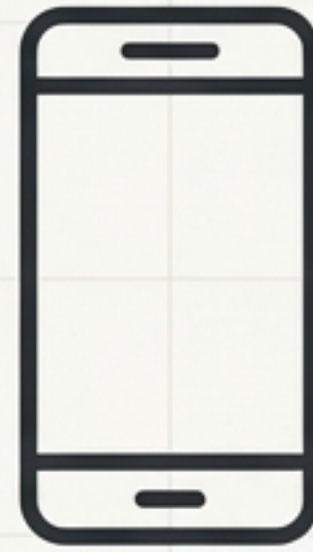
Three Pathways to Apply for Medi-Cal



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.

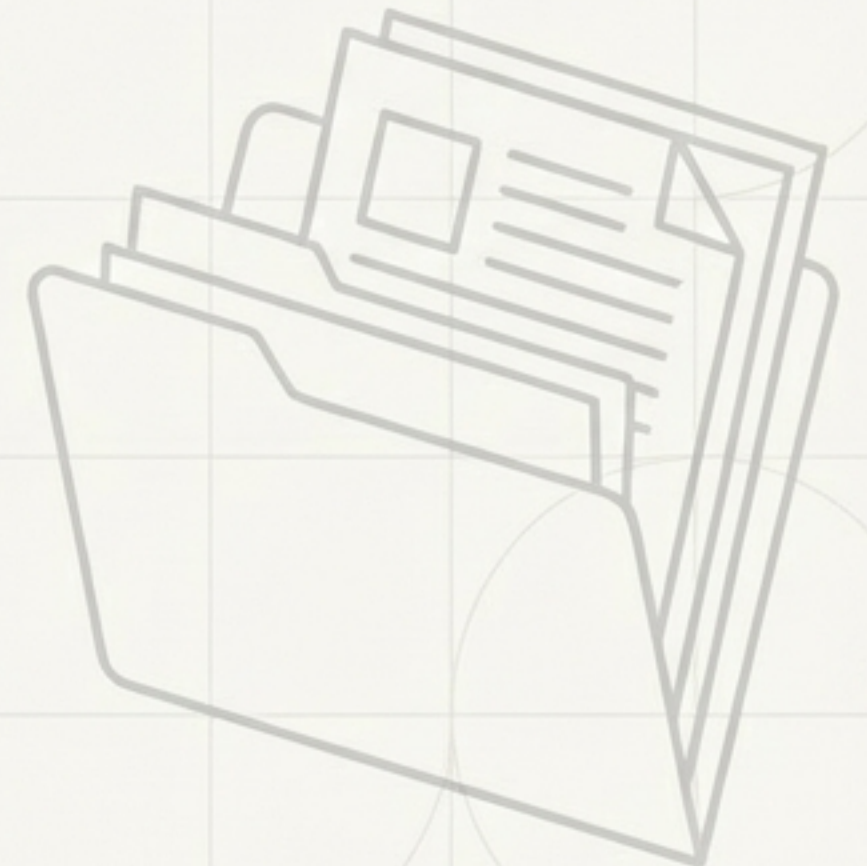


IN PERSON

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

Get Your Documents Ready

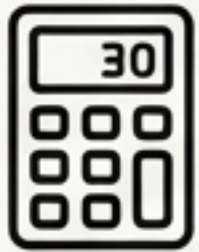
- ✓ **Proof of Identity** (e.g., Driver's License, ID Card)
- ✓ **Proof of Income** (e.g., Pay Stubs, Tax Returns)
- ✓ **Proof of California Residency** (e.g., Utility Bill, Lease Agreement)
- ✓ **Proof of Immigration Status** (if applicable)
- ✓ **Proof of Pregnancy or Disability** (Doctor's note, if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

Important Links

Apply Online: www.coveredca.com

Find Your County Office: dhcs.ca.gov/services/medi-cal