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## Spousal Impoverishment Rules For Medi-Cal

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### What is Spousal Impoverishment?

Spousal Impoverishment is a way that individuals with serious health issues may qualify for Medi-Cal by separating income and assets between the “community” or “well” spouse and the applicant spouse. Under spousal impoverishment rules the “well spouse” may retain up to \$148,620 in assets, all of his or her own income and if his/her own income is below \$3,715.50, an allocation from the applicant spouse’s income to reach \$3,715.50. Only the Medi-Cal applicant spouse’s own income is used for determining his/her eligibility.

Review California Advocates for Nursing Home Reform (CANHR) excellent fact sheet on Spousal Impoverishment for more details:

[http://www.canhr.org/factsheets/medi-cal/fs/PDFs/FS\\_Spousal\\_Impoverishment\\_HCBS.pdf](http://www.canhr.org/factsheets/medi-cal/fs/PDFs/FS_Spousal_Impoverishment_HCBS.pdf)

### How To Apply for Medi-Cal under the Spousal Impoverishment Program

**Step 1:** You have to apply for Medi-Cal which you can do on line at <https://benefitscal.com/>

### What does it cost?

- **Step 1:** You can fill out the application and upload your supporting documents on this web site. Be sure to indicate on the application that you need “Long Term Care and Home and Community Support Services” (check yes to that question). Once you have applied, note the application # and follow up with an e-mail to District 80 so they can pull the case for evaluation.
- **Step 2:** Have your client’s doctor fill out the doctor portion of the Doctor Verification form so you can send that in when it is requested.  
<https://www.dhcs.ca.gov/formsandpubs/forms/Forms/MC604MDV.pdf>
- **Step 3:** Your client will have to apply for the Home and Community Based Waiver Program through one of the HCBA agencies. Your client will most likely be put on a waiting list but that’s OK, Medi-Cal only requires that you apply. You can still get the Spousal Impoverishment if you are on the wait list.  
You can locate the proper HCBA waiver agency for your client’s application at this link:  
[https://www.dhcs.ca.gov/services/ltc/Pages/Home-and-Community-Based-\(HCB\)-Alternatives-Waiver.aspx](https://www.dhcs.ca.gov/services/ltc/Pages/Home-and-Community-Based-(HCB)-Alternatives-Waiver.aspx)

You’ll match client’s zip code with one of the two lists of zip codes for Access TLC or Partners in Care. (click where it says “Service area defined by Zip Codes”). Then you can submit it to the appropriate agency at the fax number or address on the HCB application.