Steve Shorr Insurance

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Medi-Cal Share of Cost - Referral Resource for Clients and Families

Dear Colleague:

I am writing to make you aware of a resource that may be useful when you encounter an older or disabled client who has Medi-Cal with a Share of Cost. A Share of Cost is the amount of medical expense the beneficiary must pay or owe in a month before Medi-Cal begins paying covered medically necessary services. It functions much like a monthly deductible.

Many of the people I have personally helped with Share of Cost also receive In-Home Supportive Services (IHSS) and have an ongoing caregiver. For a person who depends on regular care, a large monthly Share of Cost can be especially difficult to manage.

How health insurance premiums can affect Share of Cost

California DHCS states that health insurance premium payments are deducted in the Non-MAGI Medi-Cal income calculation. Depending on the beneficiary's income, current coverage and other circumstances, allowable premiums may reduce the Share of Cost - and in some cases may reduce it to zero. This can include existing premiums and, where appropriate, additional health-related coverage such as dental, vision or Medicare supplemental coverage. Buying insurance is not the right answer for everyone, and the county remains responsible for determining Medi-Cal eligibility and the final Share of Cost.

My background

I have been a California health insurance agent since 1975 and an independent broker since 1981. My website has provided health insurance information since 1999. My work includes Medicare, individual health insurance, dental and vision coverage, and their interaction with Medi-Cal. Medi-Cal does not pay me a commission. If someone purchases insurance through me, I may be compensated by the insurance company.

The best way to refer someone

Rather than having the client call first, please send the client, family member, IHSS caregiver or other person assisting the beneficiary directly to my Share of Cost website. They can read the explanation, use the calculator, review premium options and learn what may need to be reported to Medi-Cal. After reviewing the website, they are welcome to email me if they need additional help.

Please start here:

SteveShorr.com/ShareOfCost

Website first - email follow-up if needed

Scan to open

You are welcome to use this as a referral resource for clients, family members and caregivers trying to understand or reduce a Medi-Cal Share of Cost. Thank you for the work you do helping Californians navigate these programs.

Sincerely, **Steve Shorr** | Steve Shorr Insurance