

Children's Health Access Medical Program (CHAMP)



Medi-Cal – What Resources Count?

What are resources?

Resources are seen as assets - cars, houses, jewelry, savings and checking accounts, etc. The chart below clarifies some additional available and unavailable resources. Available resources count toward the resource limit, and unavailable resources do not.

Medi-Cal does **NOT** take resources into consideration when screening children 0-19 & pregnant women for healthcare coverage. Medi-Cal generally **DOES** take resources into account when screening adults

Available Resources	Unavailable Resources
Accounts to which an applicant/beneficiary has unrestricted access (includes accounts outside U.S.A)	Accounts that cannot be accessed by the beneficiary due to incapacity (i.e., beneficiary is in a coma)
Accounts held with non family members unless the applicant/ beneficiary can prove that all or a portion of the funds specified are the property of the individual who is not a family member. Only those funds claimed by the non-family member are to be excluded from the applicant/ beneficiary's property limit determination	Accounts that are held in trust by someone other than the applicant or beneficiary
Accounts that carry a penalty for early withdrawal, such as a 401k, IRA, etc. are considered available resources. Although a penalty may be imposed when money is withdrawn from these types of accounts the money is still available to the applicant or beneficiary.	Applicant/ beneficiary has restricted access to an account (i.e., accounts which require two signatures, and second party refuses to sign)

ASSISTOR TIPS