Your Health, Your Choice

A Guide for Youth

January 2026

Full Circle
Health Network

Overview

What is health insurance?

Health insurance helps pay for doctors visits, hospital stays, medicine, reproductive health services, therapy, vision services, dental care, and other healthcare services.

Why does it matter?

- Taking care of your health is important as you transition to adulthood
- Medi-Cal provides free health coverage to help you stay healthy
- Different health plans offer different benefits

How should you make decisions about health insurance?

- Decide what is most important to you
- Look at Medi-Cal Options that meet your needs
- Review questions that will support you in enrolling in a plan that is right for you

What is “Whole Person Care”

- An approach to healthcare that looks at your **whole** well-being - not just your medical needs
- Connects healthcare, mental health, housing, and social services to make sure all your needs are met
- **More Support:** WPC connects you to services like housing help, food assistance, transportation and mental health care
- **Less Stress:** Instead of figuring out everything on your own, a team can help coordinate your care
- **Better Health & Stability:** When your health, housing, and daily needs are taken care of, you can focus on your goals

It’s about getting the care and resources you need to live a healthier, more stable life

What is Medi-Cal?

California’s free health insurance for people with limited income, including foster youth and many young adults

What does Medi-Cal Cover?

- Doctor visits
- Hospital stays
- Prescription Medications
- Mental Health Services
- Dental Care
- Vision Care
- Sexual health services
- Transportation to Medical Appointments

Who does Medi-Cal Cover?

- Young adults under 26 who were in foster care at age 18
- People with low income
- Other qualifying groups like pregnant individuals or those with disabilities

How Health Insurance Works

Q: How does it work?

Everyone enrolls in a "health plan" through one of the three options

- **Option 1:** Government Plan (in California this is called Medi-Cal)
- **Option 2:** Employer Sponsored Plan
- **Option 3:** Private Insurance Plan (Bought through Covered California)

Your health plan pays for medical services

If you are not enrolled in Medi-Cal, you pay for this service through premiums, copays, and deductibles

If you are enrolled in Medi-Cal, these costs are covered by the state

Q: Why is it important?

- Maintaining your health and getting additional help when you need it is an important part of taking care of yourself
- Health insurance provides access to medical, mental health, and preventative care
- Insurance makes sure you don't have high medical costs if you get unexpectedly sick or injured

Your Choices

You are currently enrolled in Medi-Cal (California's version of Medicaid). Medi-Cal has two types of plans to chose from:

Managed Care Plan (MCP)

- A structured plan where you choose a doctor within a network, and the plan helps coordinate your care
- In some counties, you will see this called County Organized Health Systems (COHS). This is the same as a Managed Care Plan.

Fee for Service (FFS)

- You can see any Medi-Cal provider that accepts FFS, but you are responsible for managing your own care
- Also called:
    - Straight Medi-Cal
    - Traditional Medi-Cal
    - Basic Medi-Cal

Why Consider a Managed Care Plan?

Easier Access to Care
- A network of doctors and hospitals ready to help

Extra Benefits
- Care Coordination - help managing appointments and medical needs
- Housing Navigation or help with daily living skills

Help with Scheduling & Transportation
- Assistance in finding doctors and getting to appointments

24/7 Nurse Advice Line
- Get answers about your health anytime

Better Long-Term Support
- Managed Care Plans are designed to help you get the care you need over time, even if you change locations

Comparing MCP and FFS

Feature	Managed Care Plan (MCP)	Fee for Service (FFS)
Choice of Doctors	Limited to plan's network, but includes specialists	Any Medi-Cal Provider, but can sometimes be challenging to find one with openings that accepts FFS
Care Coordination	Yes, includes case managers and services to support you	No, you manage your care yourself and build your own care team
Extra Services	Enhanced Care Management, Community Supports, Nurse Hotline, and other benefits	Not available
Help Scheduling Appointments	Yes, assistance is provided	Not available
Transportation	Yes, free rides to medical appointments	Technically available but no support to arrange
Emergency Care	Covered and follow up care supported through your care coordination	Covered and follow up care will be determined by you

Myth Busters

FALSE

Foster youth are required to enroll in Fee For Service Medi-Cal

- This used to be the case
- Now there is a focus on enrolling Foster Youth and Former Foster Youth in Managed Care because of the bonus benefits and coordination of care

FALSE

Enrolling in a Managed Care Plan will exclude you from Specialty Mental Health Services

- Specialty Mental Health Services are covered regardless of which type of Medi-Cal you enroll in or which health plan you choose

FALSE

Fee for Service is the only way to keep coverage if I move to different parts of the state

- Many Managed Care Plans operate in different counties
    - Kaiser - 32 counties
    - Partnership Health Plan - 24 Counties
    - Health Net - 10 counties
    - Molina - 6 counties
    - Anthem Blue Cross - 16 counties

FALSE

Managed Care makes it difficult to find a provider as options are limited, preventing member choice

- Managed Care Plans must have adequate networks of providers that often outnumber the providers that accept Fee-For-Service Medi-Cal.

Making the Best Choice for You

- Making an informed choice now can help you get the healthcare you need, when you need it
- If you do not choose a plan, Medi-Cal will automatically make a choice for you. This choice may not meet your needs
- Think about what's important to you in a health plan
- Talk to your social worker or trusted adult about your options
- Make a choice that best fits your health needs and lifestyle

Remember: You can change plans if your needs change

Where to Start

1

Identify someone to help you

- Social Worker
- Public Health Nurse
- Mentor/CASA worker
- Primary Care Case Manager
- County Offices
- Health Care Options: 1-800-430-4263
- In Person Meetings by County
- Community Based Provider
- Local Family Resource Center

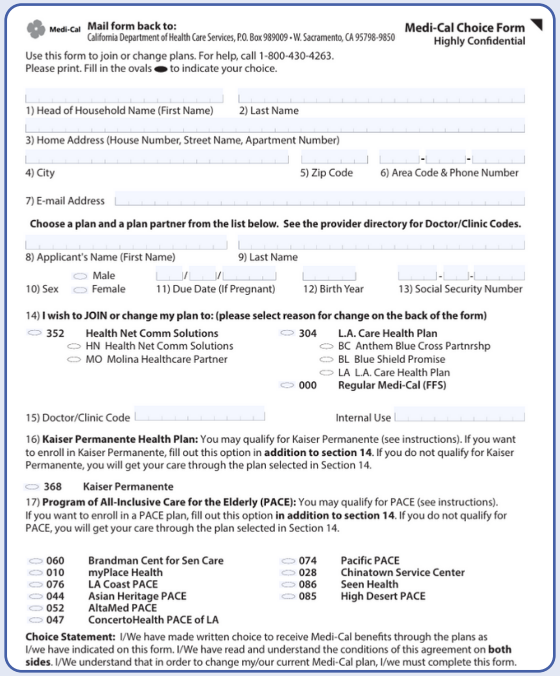
2

Find a plan that meets your needs using the

- Use Medi-Cal Decision Worksheet

How to Select a Managed Care Plan?

- Download enrollment form for your County
- Gather information
- File information through one method:
    - Online at Enroll | MCP Health Care Options
    - Phone: 1-800-430-4263
    - Mail or In Person: Find forms and locations at: Enroll | MCP Health Care Options
- Changes can take 30-90 days.
  You can call 1-800-430-4263 to ask for an update
- Your social worker can also change this through the eligibility department at the county
- If you are 18 or older you can sign your enrollment form. Otherwise, connect with your social worker if you are not sure.
- You will be informed of the change when you get a card in the mail.


Medi-Cal **Mail form back to:**
California Department of Health Care Services, P.O. Box 989009 • W. Sacramento, CA 95798-9850

Medi-Cal Choice Form
Highly Confidential

Use this form to join or change plans. For help, call 1-800-430-4263.
Please print. Fill in the ovals to indicate your choice.

1) Head of Household Name (First Name) 2) Last Name

3) Home Address (House Number, Street Name, Apartment Number)

4) City 5) Zip Code 6) Area Code & Phone Number

7) E-mail Address

Choose a plan and a plan partner from the list below. See the provider directory for Doctor/Clinic Codes.

8) Applicant's Name (First Name) 9) Last Name

10) Sex Male Female 11) Due Date (If Pregnant) 12) Birth Year 13) Social Security Number

14) **I wish to JOIN or change my plan to: (please select reason for change on the back of the form)**

352 Health Net Comm Solutions
- HN Health Net Comm Solutions
- MO Molina Healthcare Partner

304 L.A. Care Health Plan
- BC Anthem Blue Cross Partnrshp
- BL Blue Shield Promise
- LA L.A. Care Health Plan

000 Regular Medi-Cal (FFS)

15) Doctor/Clinic Code Internal Use

16) **Kaiser Permanente Health Plan:** You may qualify for Kaiser Permanente (see instructions). If you want to enroll in Kaiser Permanente, fill out this option in **addition to section 14**. If you do not qualify for Kaiser Permanente, you will get your care through the plan selected in Section 14.

368 Kaiser Permanente

17) **Program of All-Inclusive Care for the Elderly (PACE):** You may qualify for PACE (see instructions). If you want to enroll in a PACE plan, fill out this option **in addition to section 14**. If you do not qualify for PACE, you will get your care through the plan selected in Section 14.

060 Brandman Cent for Sen Care
010 myPlace Health
076 LA Coast PACE
044 Asian Heritage PACE
052 AltaMed PACE
047 ConcertoHealth PACE of LA
074 Pacific PACE
028 Chinatown Service Center
086 Seen Health
085 High Desert PACE

Choice Statement: I/We have made written choice to receive Medi-Cal benefits through the plans as I/we have indicated on this form. I/We have read and understand the conditions of this agreement on **both sides**. I/We understand that in order to change my/our current Medi-Cal plan, I/we must complete this form.

Medi-Cal Ombudsmen

Do you have a problem with your Medi-Cal Plan?

Ombudsmen helps solve problems between....

- Members and managed care plans
- Members and county mental health plans

They can also help with...

- Urgent enrollment and disenrollment problems
- Access Medi-Cal specialty mental health services
- Information and Referrals
- Education for navigating managed care plans

Hours of Operation:

Monday through Friday, 8 a.m. to 5 p.m. PST; excluding holidays

By Phone: (888) 452-8609
By email:
MMCDOmbudsmanOffice@dhcs.ca.gov

https://www.dhcs.ca.gov/services/MH/Pages/mh-ombudsman.aspx

Ready to Get Started?

START HERE

Medi-Cal Health Plan Decision Worksheet

STEP 1-Capture What Matters Most

Your current situation

What health coverage do you have now?

- ☐ Fee for Service
- ☐ Managed Care Plan: ______________________
- ☐ I'm not sure

Do you have doctors or therapists you want to keep seeing?

- ☐ **Yes** - I have providers I want to keep
- ☐ **No** - I'm okay finding new providers
- ☐ **I don't have any regular providers right now**

If you want to keep your providers, list them below:

Type of Provider	Name/Office
Primary doctor (regular checkups)	
Therapist/counselor	
Psychiatrist	
Dentist	
Vision care	
Other specialist:	

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Navigating Medi-Cal Options

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