MYTH vs FACT

MYTH: My spouse just passed away so now the state will make me move or place a lien on my house.

FACT: The State will never force you to move! In fact, there is never an estate claim due, or a lien placed on the property during the lifetime of a surviving spouse or registered domestic partner. And, if there are other family members or heirs living in the house, the state offers other payment arrangements that can be made instead of selling the house.

MYTH: After I die, my children will be forced to pay my bills even if they can't afford to.

FACT: Estate Recovery's claim is only against the assets of the deceased member. No claim will ever be more than the cost of the services or the value of the estate assets, whichever is less. If the Medi-Cal member owns nothing when they die, there is no estate recovery. Your family will be allowed to deduct certain debts and expenses from the value of the estate, such as funeral expenses.

MYTH: Estate Recovery funds don't make a difference for Medi-Cal.

FACT: Estate Recovery helps Californians who need help getting medical care. The money recovered is deposited into the state's Health Care Deposit Fund, which helps pay for medical care services for other people in need.

Contact Information

For more information about the Estate Recovery program, please visit:

dhcs.ca.gov/ER

You may also contact us by phone or email:

(916) 650-0590

er@dhcs.ca.gov

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What is Estate Recovery?

Photo by: Travis Wise

Medi-Cal pays for medical services for people who are unable to pay for their own care. This can include payments to Medicare, for dental services, and for premiums to managed care health plans, among others.

When a Medi-Cal member passes away, the person's estate may have to repay these costs through the Medi-Cal Estate Recovery Program, which then helps pay for care of other members. Medi-Cal will never collect more than the value of the assets owned by the Medi-Cal member at the time of death, or the amount that Medi-Cal paid on behalf of the member, whichever is less.

What is an Estate?

All real and personal property and other assets in which the member had any legal title or interest in at the time of death. This includes houses, mobile homes, cash assets, cars, jewelry, etc.

Does Estate Recovery Affect Everyone?

Estate Recovery only affects Medi-Cal members who are 55 and older, or those of any age who are cared for at an institution, such as a nursing home. The majority of Medi-Cal members and their heirs will owe nothing.

Can I get Help if the Costs are a Hardship?

DHCS may waive all or a portion of the claim if a substantial hardship exists. You can learn more about a hardship waiver at **http://dhcs.ca.gov/ER**

For more information about the Estate Recovery Program, visit:

http://dhcs.ca.gov/ER

What Else do I Need to Know?

DHCS will not file a claim:

- While the member's spouse/registered domestic partner is living

- If the member is survived by a child who was younger than 21 when the member died

- If the member is survived by a child of any age who is blind or disabled (as defined by the federal Social Security Act) as of the date of the Estate Recovery claim

If you think you may qualify for any of the exemptions above, please contact your DHCS representative for more information.