



In-Home Supportive Services Advisory Committee Newsletter

Hot Topics in this issue: Medi-Cal
and Medicare Open Enrollment.

Medi-Cal

Asset limits return:

Starting January 1, 2026, eligibility for some Medi-Cal programs will once again be based on assets, in addition to income, for seniors and those with disabilities.

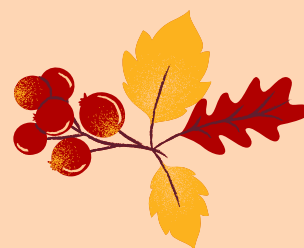
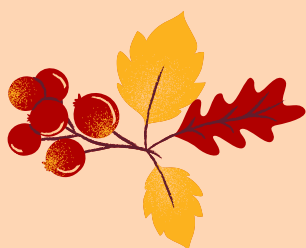
- The asset limit is \$130,000 for one person, with an additional \$65,000 for each other household member, up to a maximum of 10 members.
- Some assets are still exempt, such as the primary residence, one vehicle, and certain retirement accounts.

Enrollment Freeze for Undocumented Member 19+:

Starting January 1, 2026, Medi-Cal will freeze new enrollments for certain adults who are undocumented and do not have a satisfactory immigration status for federal full scope Medi-Cal. This group will no longer be able to newly enroll in full scope Medi-Cal, even if they qualified before under state-funded programs.

WHO:

Californians aged 19 and older, who are not pregnant, who are undocumented, and who qualified for full scope Medi-Cal because of the state-funded Adult Expansions.



California's 250% Working Disabled Program (WDP):

Key feature of the program:

- Income limit: Your monthly countable income must be below 250% of the Federal Poverty Level (FPL). For 2025, this is approximately \$3,283 for a single individual, though many disability-related income sources are not counted.
- Work requirement: You must be working, though there is no minimum number of hours required.
- Disability status: You must meet the Social Security Administration's definition of disability.

FOR MORE INFORMATION:

CALL: 1-877-652-0734 OR APPLY ONLINE AT [BENEFITSCAL.COM](https://benefitscal.com)

Medicare

Open enrollment:

Open Enrollment happens from October 15 – December 7 and is the time each year when you can make changes to your coverage. The changes you make during Open Enrollment are effective January 1 of next year (the plan must get your enrollment request by December 7)

Medicare and Plan Resources:

Health Insurance Counseling & Advocacy Program (HICAP) (209) 558-4540

- This program provides free Medicare counseling to all people who have or will soon have Medicare
- HICAP can help you:
 1. Understand your Medicare benefit coverage and limitations
 2. Compare Medicare advantage plans and Supplemental "Medi-Gap" Plans
 3. Apply for extra help paying for Medicare premiums and/ or prescription costs
 4. Understand how Medi-Cal works with Medicare- explain Share of cost & Spend down
 5. Explain how Medicare works with private or retirement plans, Veterans benefits, Tri-care
 6. File Appeals or challenge claim denials
 7. Explore long-term care options

Main Office Location: Open 8:00-4:30 p.m. (Monday thru Friday by appointment)
Aging & Veterans Services (HICAP)
3500 Coffee Road Suite 19
Modesto, CA 95355

NOVEMBER IS NATIONAL FAMILY CAREGIVERS MONTH

November is National Family Caregivers Month. During this time, Stanislaus County recognizes and honors the dedication and contributions of caregivers throughout our county. National Family Caregivers Month is observed to raise awareness about the value and challenges surrounding family caregiving. First recognized in 1994, the Administration for Community Living (ACL), along with the National Council on Aging, acknowledges the everyday essential care and medical assistance provided by millions of Americans.

Caring for others often requires immense devotion, organization, responsibility, and hands-on support. November recognizes the individuals who assist with the daily care needs of older adults and adults with disabilities. While caregivers should be celebrated every day, National Family Caregivers Month provides the opportunity for Stanislaus County to acknowledge the work all caregivers provide. Every day in Stanislaus County, caregivers provide support and assistance to enable members of the community to remain in their homes. Family members are often the primary source of support, yet caregivers also include paid and unpaid friends, neighbors, professionals, and volunteers.

The In-Home Supportive Services (IHSS) program, administered by CSA in Stanislaus County, supports low-income older adults and people of all ages with a disability who are at risk of out-of-home placement, and enables them to receive caregiver support in their home. Stanislaus County has over 9,100 residents who receive IHSS from more than 8,300 caregivers. On average, 167 new caregivers join the Stanislaus County IHSS program each month.

FALL "NO BAKES" RECIPE

3 CUPS OF QUICK COOKING OATS
½ CUP CRUNCHY PEANUT BUTTER
2 CUPS WHITE SUGAR
½ CUP BUTTER
COOKING SPRAY

1 CUP SHREDDED COCONUT
1 TABLESPON VANILLA EXTRACT
½ CUP MILK
3 TABLESPOONS UNSWEETENED COCOA
POWDER

STEP 1: Line two rimmed baking sheets with parchment paper. Stir oats, coconut, peanut butter, and vanilla together in a large bowl with a spatula until well combined.

STEP 2: Combine sugar, milk, butter, and cocoa powder in a saucepan over medium heat. Stir occasionally and gradually bring mixture to a boil. Once boiling, stir constantly and boil for no longer than 90 to 120 seconds; if it boils for too long the cookies will turn out crumbly. Remove from the heat and pour over the oat mixture; stir until well combined.

STEP 3: Drop large scoops of batter onto the prepared baking sheets. Spray the back of a spoon with cooking spray, and use it to flatten the scoops, respraying as needed. Let cool to room temperature.