



# Medi-Cal Health Enrollment Guide for Young People

Version January 2026



**Full Circle**  
Health Network

# What You Need to Know First

## You have special Medi-Cal benefits!

As someone who was in foster care, you qualify for Medi-Cal until age 26 - no matter your income, job status, or living situation.

## You have two main options for your health care:

- **Fee for Service (FFS)** - You can go to provider who takes Medi-Cal but have to find them on your own.
- **Managed Care Plan** - You choose one health plan that coordinates all your services and will help you find health care providers.

This guide will help you decide which works better for your life right now.



## 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:	

## STEP 1-Capture What Matters Most

### Your life situation

#### 1. Do you plan to move in the next 2 years?

- ☐ **No-** same place for the foreseeable future
- ☐ **Maybe-** within the same country
- ☐ **Yes, to:** \_\_\_\_\_
- ☐ **Not sure**

#### 2. How comfortable are you managing health care stuff?

- ☐ **I've got this** - I can handle appointments and paperwork
- ☐ **I could use some help scheduling and coordinating services**
- ☐ **I need a lot of help** - It's overwhelming

## STEP 2-What's most important to you

### Rank the following

Rank each item below from 1 - 5 with 5 being very important and 1 being less important.

\_\_\_ **Mental Health Support**

- Help finding therapy and counseling

\_\_\_ **Keeping Your Current Providers**

- Continuing with doctors/therapists you trust
- Not having to start over with new people

\_\_\_ **Help Managing Your Health Care**

- Someone to help schedule appointments
- Coordination between different providers
- Help understanding your benefits

\_\_\_ **Substance Use Support**

- Treatment programs
- Counseling for addiction
- Medication-assisted treatment

\_\_\_ **Flexibility If You Move**

- Keeping the same plan if you move counties

\_\_\_ **Extra Support Services**

- Transportation to appointments
- Help with housing supports

\_\_\_ **Reproductive Health**

- Birth control and family planning
- Pregnancy care
- STI testing and treatment

\_\_\_ **Transportation**

- Coordinated, consistent transportation is available through all Managed Care Plans for all appointments
- Some transportation is available through Fee for Service, but would need to be confirmed for your location

## How to use your rankings

Follow the next steps to help your priorities guide your decision in selected a managed care plan or fee for service insurance provider. Use the resources below to move through this final stage in selecting a plan.

### What Happens Next

**Understand your options** between Fee for Service and Managed Care Plans, keeping your priorities in mind

**Research specific plans** in your county that match your priorities using the resources linked

**Compare plans** to compare and contrast the items most important to you

**Make your choice** knowing it fits your most important needs

## STEP 3-Understanding Your Options

### Fee for Service

#### Might be a good fit if

- You want maximum flexibility in choosing doctors
- You move around a lot
- You're comfortable managing your own care
- You have specific specialists you want to see

#### Things to know

- You coordinate everything yourself
- Less help with scheduling and follow-up
- Might be harder to get mental health appointments quickly
- Transportation is sometimes available

### Managed Care Plan

#### Might be a good fit if

- You want help coordinating your care
- You like having one main doctor who knows your history
- You want extra services (transportation, case management)
- You prefer predictable co-pays and costs

#### Things to know

- You choose from doctors in the plan's network
- All plans must help you arrange transportation to appointments
- All plans have 24/7 nurse hotlines
- You can file a grievance or complaint with the health plan and they have to resolve it within certain timeframes

## STEP 4-Research Your Managed Care Options

### Find out what's available in your county

1. Go to: [Medi-Cal Health Plan Options](#)
2. Select your county
3. Look at what managed care plans are available

### Review each health plan to match your preferences

- ▶ Check if your current providers are covered
- ▶ See what extra services they offer (Member Handbook)
- ▶ Look at their mental health network
- ▶ Check if they operate in counties you might move to





## STEP 5-Compare Your Top Choices

	FEE FOR SERVICE	PLAN OPTION 1:	PLAN OPTION 2:
		<hr/> <hr/> <hr/> <hr/>	<hr/> <hr/> <hr/> <hr/>
Mental Health Care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Keep My Current Providers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Help Managing My Care	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Substance Use Support	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Flexibility If I Move Counties	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Extra Support Services I Want	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Reproductive Health Services	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transportation provided	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## STEP 6-Get Help Making Your Decision

### You don't have to figure this out alone!

#### Get free help from

- Social worker or case manager
- Foster youth advocate
- Health care navigator
- Call 1-800-430-4263  
(Medi-Cal customer service)

#### Potential questions to ask

- ▶ "Which plan would work best for my priorities?"
- ▶ "How do I make sure I don't lose coverage if I move?"
- ▶ "What happens to my mental health care if I switch?"



## STEP 7-Make Your Choice

**My decision**

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**Why this works for me**

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## STEP 8-Enroll or Switch

**You don't need to do anything if you don't want to make a change.  
If you want to change, here are basic steps.**

### How to enroll



- **Online:**  
[healthcareoptions.dhcs.ca.gov/en/enroll](https://healthcareoptions.dhcs.ca.gov/en/enroll)
- **Phone:** 1-800-430-4263
- **Mail:** Download forms from the website above

### Expected time frames



- Changes take 30-90 days
- Call 1-800-430-4263 to check your status
- You'll get a new insurance card in the mail

### What you'll need



- Your Medi-Cal card or Medi-Cal client identification number
- Current Address where important papers can be mailed
- List of current providers (if you want to keep them). If you do not select a primary care provider, one will be chosen for you.

### Notifications



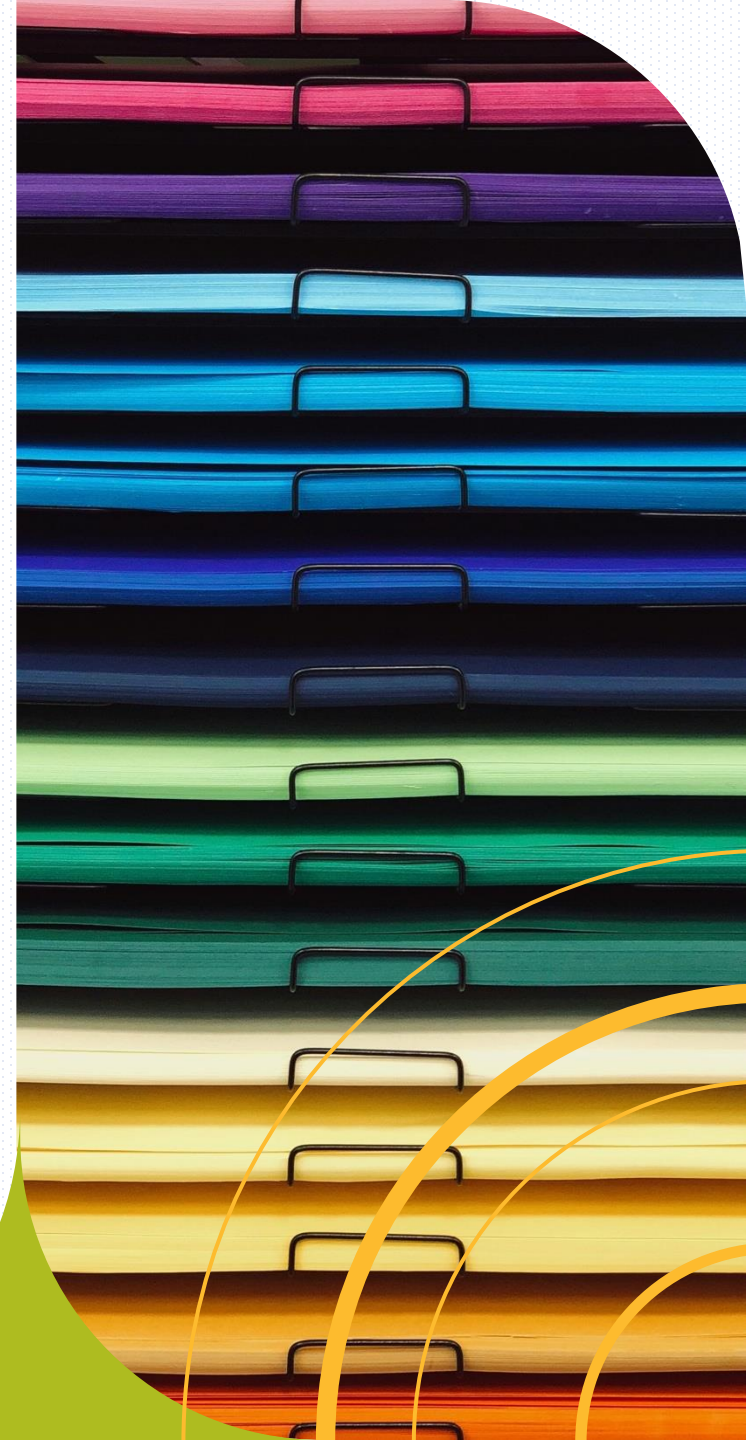
- You will get a new Medi-Cal enrollment packet mailed to you from Health Care Options.
- Your selected managed care plan will mail you a member ID card and a Member handbook that summarizes key information about your benefits and how to work with the plan.

# Remember

- ▶ **You can change your mind** - you're not stuck forever
- ▶ **You won't lose coverage** - switching plans doesn't affect your Medi-Cal eligibility
- ▶ **Ask for help** - navigating health care is complicated, and it's okay to need support
- ▶ **Your needs might change** - review your choice every year or when your life situation changes

## Questions or need help?

Call 1-800-430-4263 or ask your social worker, case manager, or foster youth advocate.





**Your health and  
wellbeing matter.**

**Take your time choosing  
what works best for  
your life right now.**



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