

[CA-284056] 2025 Federal Poverty Levels for Medi-Cal COLA

Issue Type:	SCR	Team Responsible:	Medi-Cal/CalHEERS	Assignee:	Appalaraju Indala
Fix Version/s:	[25.02]	Designer Contact:	Cynthia Ridley	Change Type (SCR):	Policy
Minor Version:	25.02.13	Expedite Changes:	Production Deployment	App Team Estimate Total:	66
Reporter:	Nina Butler	Regulation Reference:	ACWDL 25-01	Created:	10/22/2024 05:15 PM
Status:	In Development	Impact Analysis:	[N/A]	Outreach Required:	
Policy/Design Consortium Contact:	Nina Butler	Training Impacted:	[N/A]	App Funding Source:	CalSAWS M&E
Project Phase (SCR):	Production	County Action:		App Funding Source ID:	
Other Agency Cross Reference:		Counties Impacted:	[All]		

Current Design:

1. CalSAWS maintains Medi-Cal Federal Poverty Level (FPL) tables in accordance to the ACWDL 24-02. Three of these tables are used for FPL lookups for the following groups:

- MSP without RSDI: Applicants and recipients of Medicare Savings Programs (MSP): Qualified Medicare Beneficiary (QMB), Specified Low-Income Medicare Beneficiary (SLMB), Qualified Individual-1 (QI-1), who do not receive Title II Retirement Survivors and Disability Insurance (RSDI) income.
- MSP with RSDI: Applicants and recipients of MSP (QMB, SLMB, QI-1), who receive Title II RSDI income.
- Other Medi-Cal FPL Groups: All other Medi-Cal recipients who receive benefits based on a calculation involving the FPL.

These tables are using values which were implemented with the 2024 FPL Cost of Living Adjustment (COLA) under CA-257067 per ACWDL 24-02. These values are implemented in the system effective to high date (ongoing).

Technical Note: Code Table stores values only up to family unit size 10. For every additional member in the family, additional amount is added.

2. Customer's Social Security Administration (SSA) income is updated every year based on the new SSA income increase rate effective the month of January of that particular year. FPL-related budgets also use this updated SSA income, but the new SSA income increase rate is not effective until the month of April for FPL budgets so the system uses a 'Backout Multiplier' to account for the difference. The Backout Multiplier holds the current year's SSA income increase rate value. When handling FPL budgets, the system takes the current SSA income amount and divides it with the Backout Multiplier (CT335_A2_SSA_INCOME_INCREASE_MULTIPLIER) which results in the SSA income amount being equal to the previous SSA income amount for FPL-related budgets. The Backout Multiplier was high-dated to continue for all of 2024.

Request:

1. ACWDL 25-01 contains the 2025 FPL COLA values. The system needs to be updated with the new values.
2. With the release of ACWDL 25-01, the 'Backout Multiplier' is no longer needed effective 04/01/2025.

Recommendation:

1. Update the following existing FPL values in the system to the new values in ACWDL 25-01:
 - a. FPL values for MSP without RSDI
 - i. End Date the existing 2024 values to 12/31/2024
 - ii. Insert the new values effective 01/01/2025 to high-date
 - 100% FPL for QMB w/out SSA (CT351-52)
 - 120% FPL for SLMB w/out SSA (CT351-54)
 - 135% FPL for QI1 w/out SSA (CT351-56)
 - b. MSP with RSDI
 - i. End Date the existing 2024 values to 02/28/2025
 - ii. Insert the new values effective 03/01/2025 to high-date
 - 100% FPL for QMB w/ SSA (CT351-53)
 - 120% FPL for SLMB w/ SSA (CT351-55)
 - 135% FPL for QI1 w/ SSA (CT351-57)
 - c. Other Medi-Cal FPL Groups

- i. End Date the existing 2024 values to 03/31/2025
- ii. Insert the new values effective 04/01/2025 to high-date
 - 100% FPL (CT351-01)
 - 120% FPL (CT351-02)
 - 133% FPL (CT351-04)
 - 135% FPL (CT351-05)
 - 138% FPL (CT351-67)
 - 160% FPL (CT351-50)
 - 185% FPL (CT351-07)
 - 200% FPL (CT351-08)
 - 250% FPL (CT351-09)

d. CMSP Value

- i. End Date the existing 2024 values to 12/31/2024
- ii. Insert the new values effective 01/01/2025 to high-date
 - 300% FPL (CT351-75)

Technical Note: 300%FPL is not a part of the ACWDL but calculated as thrice the 100% FPL value from the ACWDL.

- 2. Update the 'Backout Multiplier' values (CT335_A5 and CT335_A6) to '3' (March) since the 2025 FPL limits are being added to the system.

Outreach

Description:

Operational Impact: