



COUNTY OF SANTA CRUZ

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IMPORTANT MEDI-CAL, MEDICAID COVERAGE CHANGES IN 2026

With significant changes to State Medi-Cal access set to start January 1, 2026, the County of Santa Cruz is urging Medi-Cal-eligible residents to consider enrolling for important medical, behavioral health, and dental benefits prior to that date.

Through the end of the year, residents with [Unsatisfactory Immigration Status \(UIS\)](#) remain eligible to enroll in State-funded Medi-Cal and will have continued access to the program beyond that date provided they maintain their enrollment. Due to State policy changes, residents who have UIS and do not enroll before January 1, 2026 will no longer have access to full coverage.

"If you already have Medi-Cal or if you enroll before January, you can stay enrolled in full scope Medi-Cal regardless of your immigration status", said Irma Marquez, Director of the Human Services Department's Employment & Benefit Services Division. "Medi-Cal rules are changing for people who are undocumented or in the UIS category and applying for coverage for the first time after January 1, 2026. If you already have Medi-Cal before January 1st, you can keep your coverage and continue accessing all Medi-Cal services—such as doctor visits, prescriptions, and other health care—as long as you meet mandatory reporting requirements, including completing your renewals.

Youths 18 years old and under, and those who are pregnant who are not currently enrolled, will remain eligible for a full range of Medi-Cal coverage beyond January 1.

Currently, approximately 95 percent of Santa Cruz County residents have health insurance. Maximizing the number of insured individuals benefits all residents by

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lowering uncompensated care costs for providers and reducing reliance on emergency rooms for basic care.

Further changes to Medi-Cal coverage for enrollees with UIS are coming in 2026, including a requirement to renew Medi-Cal every six months and a new \$30 monthly premium, which can result in a loss of coverage if unpaid for three consecutive months. If premium costs are repaid within 90 days, an enrollee may be able to regain full-scope coverage, but without dental care included.

“The health of our entire community is a priority for us,” said Connie Moreno-Peraza, Director of the County Health Services Agency. “We will continue to meet the basic health care needs of our low-income and uninsured residents through our County Health Centers, working alongside community partners to help keep community members informed of changes that may impact their access to or eligibility for healthcare coverage.”

Resources:

- Find local resources to access critical health care or social safety net services at santacruzcountyca.gov/sanctuary.
- [What Medi-Cal Members Need to Know](#) | California Department of Health Care Services (DHCS)
- Free, confidential support for your Medi-Cal enrollment questions: [Santa Cruz County Employment and Benefits Services Division](#). 1-888-421-8080.
- For help finding a Medi-Cal Dental provider, visit smilecalifornia.org/find-a-dentist or call the Customer Service Center at 1-800-322-6384.