

# PLAN MATTERS

## HOW TO GET THE MOST FROM YOUR BENEFITS



FALL 2025

La versión en español está adentro.



CenCal Health  
4050 Calle Real  
Santa Barbara, CA 93110

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## How the Law Passed by Congress, H.R.1, Impacts Your Medi-Cal

### Medi-Cal is changing because of a new law passed by Congress, H.R.1, or the “One Big Beautiful Bill Act.”

CenCal Health understands that this new law has caused many members to worry. CenCal Health believes it is important to explain what is happening and to help you understand how these changes may affect you.

### When Will the Medi-Cal Changes Start?

Not all changes will happen at once. They will begin to take effect in January 2026 and continue through January 2028. Below are key changes and dates beginning January 1, 2026.

**January 1, 2026** – Medi-Cal will consider assets (what you own) when reviewing eligibility for seniors and people with disabilities when they apply or renew their Medi-Cal.

**January 1, 2026** – Medi-Cal will stop new enrollments for certain adults who are undocumented and do not have a satisfactory immigration status for federal full-scope Medicaid (Medi-Cal).

**July 1, 2026** – Dental benefits will end for adult Medi-Cal members ages 19 and older who do not have satisfactory immigration status.

**July 1, 2027** – Certain adult Medi-Cal members who do not have satisfactory immigration status will pay \$30 per month to keep full-scope Medi-Cal.

*We'll keep you updated about future changes.*



*Continued on Page 2*

## What Can I Do to Stay Covered?

- **Keep your phone number and address updated** with your County Department of Social Services (DSS) or on [www.BenefitsCal.com](http://www.BenefitsCal.com) so you don't miss important notices.
- **Watch your mail and respond to renewal packets** or letters from your local county DSS office.
- **Know your Medi-Cal renewal date** so you can go online or work with your county DSS office to renew your Medi-Cal if you do not receive notifications.
- Go to [www.dhcs.ca.gov/mymedical](http://www.dhcs.ca.gov/mymedical) for more information on **how to keep your Medi-Cal**.
- Visit our website [www.cencalhealth.org/staycovered](http://www.cencalhealth.org/staycovered) for **local phone numbers and addresses to keep your Medi-Cal coverage**.

## What If I Am Scared to Go to My Doctor's Office?

- In many cases, you can visit a doctor without leaving your home, using your mobile phone. This is called a **"telehealth visit."** Call your PCP's office to ask for this type of visit. If your PCP doesn't offer telehealth visits, call our Member Services Department at **1-877-814-1861** (TTY: CA Relay at **711**), Monday through Friday, 8 a.m. to 5 p.m. We can change your PCP to someone who has telehealth appointments.
- **Your health is important.** Talk to your doctor about how to keep getting the treatments you need. Make sure to stay on top of preventive care like checkups and vaccines. If there is an emergency or life-threatening issue, it's important to go to the hospital. You can also get emergency care and medicine or call 911.

## Has CenCal Health Given My Personal Information to the Federal Government?

No, CenCal Health did not give our Medi-Cal member information to federal agencies. CenCal Health safeguards our members' data per HIPAA privacy regulations.

# Just Joined CenCal Health? Time to Visit Your Doctor!

**If you are a new CenCal Health member, call your Primary Care Provider (PCP) to schedule your Initial Health Appointment.**

It's important to meet with your doctor in the first four months of becoming a member, even if you're feeling well. This visit helps your doctor understand your health history. They can help coordinate the care you may need and provide recommended preventive care services.

Our Provider Directory can help you find a doctor near you. It also lists local specialists, pharmacies, and hospitals.



Scan the QR code to review the Provider Directory for Members online:  
[www.cencalhealth.org/provider-directory](http://www.cencalhealth.org/provider-directory)

## Need help choosing a doctor?

Call Member Services at the toll-free number at the bottom of this page.



**Member Services is available toll-free at 1-877-814-1861 (TTY: CA Relay at 711),  
Monday through Friday, 8 a.m. to 5 p.m. or at [www.cencalhealth.org](http://www.cencalhealth.org).**

# Stay Connected to Your Care

CenCal Health offers personal Member Accounts for members 18 years and older. Your online account makes it easy to see and manage your Medi-Cal benefits securely from home or on the go. With your Member Account, you can:

- View your medical information
- See suggested appointments
- Complete surveys, forms, and more

**Create your free account today:**

- 1 Open your mobile phone's camera
- 2 Point it to this QR code, then select the link that appears
- 3 Create an account



You can also go online:  
<https://memberportal.cencalhealth.org>

## Find Your Billing & Authorization History Online

You can view a list of services that providers have billed to CenCal Health for you. You can also view authorizations requested for you by our providers.

**To access your billing and authorization history:**

- 1 **Create** your online Member Account using the instructions above.
- 2 Once you log in to your secure account, you can go to the menu option for **"My History."** Here you will view your billing and authorization history.

## Questions?

Call Member Services for questions or assistance with a bill you received or with authorizations.

# Need a Ride? We Can Help



To see if you qualify for **free transportation** to your health appointments or pharmacy:

- Call CenCal Health's Member Services Department at the toll-free number listed at the bottom of this page.
- Call CenCal Health's transportation provider, Ventura Transit System, directly at **1-855-659-4600 (TTY/TDD 711).**

## You're Not Alone — Help Is Here

**Many people go through tough times with their mental health, but you are not alone.**

Your CenCal Health benefits cover mental health services.



**Ways to find a mental health provider:**

- Call a provider to set up an appointment.



Scan the QR code to view the Provider Directory:  
<https://providir.cencalhealth.org>

- Call the Behavioral Health team at: **1-877-814-1861 (TTY: CA Relay at 711)**
- Ask your PCP. They can help refer you.
- In an emergency, call 911.

# Get Care from Home — Try Telehealth Services

Sometimes, getting to an appointment can be hard. When challenges arise, telehealth visits can be a helpful option to see your doctor.

A **telehealth visit** means seeing your doctor without going to the office. Many services are offered through telehealth and can include:

- Talking to your doctor by phone or video.
- Sending messages to your doctor through secure text messaging.

Call your PCP to ask if this type of visit could be right for your care. If your PCP doesn't offer telehealth visits, call our Member Services Department. We can change your PCP to someone who provides telehealth appointments.



## Need Medical Advice? Call the Nurse Advice Line

Reliable health information is a phone call away and is available 24 hours a day, 7 days a week. Call our Nurse Advice Line at **1-800-524-5222**.

## Changes to Medically Tailored Meals

CenCal Health offers Medically Tailored Meals (MTMs) to help members with health problems that can get better with the right foods.



This includes conditions like diabetes, heart disease, kidney disease, and others. This program is based on medical necessity. Eligible members may receive meals for up to 12 weeks, with up to two meals daily. Or they may receive a weekly grocery box made to match health needs.

### What's New?

- The program is now only for health problems that can get better with healthy foods.
- To start, you'll speak on the phone with a Registered Dietitian Nutritionist (RDN). They will help create a food plan that supports your health needs.
- This is a short-term health program, not a long-term food service. When it ends, your meal provider can help connect you with local food programs so you can keep eating healthy.

To learn more about our Medically Tailored Meal Programs, please contact Member Services.

Member Services is available toll-free at 1-877-814-1861 (TTY: CA Relay at 711), Monday through Friday, 8 a.m. to 5 p.m. or at [www.cencalhealth.org](http://www.cencalhealth.org).

# Tools for Your Health: Wellness and Prevention Programs

**At CenCal Health, we care about your well-being.**

That's why we provide Wellness and Prevention Programs to all members. These programs can help you improve your physical and mental health.



## CenCal Health Wellness and Prevention programs include:

- Health education about the services you (or your child) are due for.
- Details on why these services are important.
- Guidance on how often the services should be done.
- A chance to speak with a Health Educator for more information.
- Access to an online health education library. This contains tools and resources for a healthy lifestyle.

### Stay Healthy: Adults

Mailings are sent to all adult members who are overdue for important preventive care.

This includes:

- Checkups with a Primary Care Provider (PCP)
- Breast cancer screening
- Colorectal cancer screening
- Cervical cancer screening
- Yearly blood pressure checkup

### Stay Healthy: Kids

Mailings are sent to the parents or guardians of all pediatric members who are overdue for screenings/checkups.

## Healthy Pregnancy

Mailings are sent to adult members who are newly pregnant and include:

- The importance of timely prenatal visits.
- Information on a healthy pregnancy.
- Details on nutrition, dental care, immunizations, mental wellness, physical activity, and more.
- Information on community resources.

## Healthy Postpartum

Mailings are sent to members who are newly postpartum through 12 months.

This program discusses:

- The importance of timely postpartum visits
- Postpartum wellness
- Nourishment
- Birth control
- Information on community resources

## Breathing Better

Mailings are sent to all members with asthma.

This includes:

- Information on asthma self-management.
- Guidance on the correct use of different asthma medications.
- An Asthma Action Plan to be completed yearly with your PCP.

## To learn more about Wellness and Prevention programs or other Health Education services:

- Contact the Health Education Request Line at 1-800-421-2560, ext. 3126
- Or send us a message from your online Member Account.

# Start Strong, Stay Healthy: Services for Youth Wellness

All children and youth under 21 years of age enrolled in Medi-Cal have the right to regular checkups, preventive care, and treatment services needed to stay healthy or get healthy.

To learn more about Medi-Cal for Kids and Teens:

- Visit our website: [www.cencalhealth.org/members/wellnessbrochures](http://www.cencalhealth.org/members/wellnessbrochures) or
- Scan this QR code with your phone's camera, then select the link.



You will find brochures with more information for ages 0-12, 13-18, and 19-21.

For questions about these services, call CenCal Health Member Services.



## Doula Services Are Covered by CenCal Health

**Pregnancy can be overwhelming, but you don't have to go through it alone.**

CenCal Health covers doula services to support you before, during, and after birth. Doulas provide emotional, physical, and non-medical help.

This can include:

- Breathing techniques during labor
- Guidance for making birth plans
- Support after your baby arrives

They empower you to speak up for your needs and make sure you feel heard and supported every step of the way. Doulas work alongside your doctor or midwife and can be helpful for first-time parents or those looking for extra care during this life-changing time.



Doula support is free if you have CenCal Health. Learn more at [www.dhcs.ca.gov/provgovpart/Pages/Doula-Services-Members.aspx](http://www.dhcs.ca.gov/provgovpart/Pages/Doula-Services-Members.aspx) or call Member Services to find a doula.

**Member Services is available toll-free at 1-877-814-1861 (TTY: CA Relay at 711),  
Monday through Friday, 8 a.m. to 5 p.m. or at [www.cencalhealth.org](http://www.cencalhealth.org).**

# You May Qualify for Extra Support to Manage Your Health

CenCal Health offers care coordination and health education services tailored to support members with more complex health needs.

## What You Need to Know

If you have more complex health needs, you may qualify for our **Care Management and Disease Management services**.

Our team includes:

- Registered nurses
- Social workers
- Nurse practitioners
- Clinical support associates

We are here to provide support by telephone. We work with other programs to make sure you receive all medically needed services. These services help improve your health and overall well-being at no extra cost to you!

This includes:

- Education materials
- Supporting you with self-management skills
- Coordinating access to the services and resources you need

## Who Is Eligible

Eligible members may include, but are not limited to:

- Those with complex medical conditions or psychosocial needs.
- Those who require disease management support for chronic diseases. These include diabetes, cardiovascular disease, asthma, maternal mental health, and depression.
- Those with specific diagnoses who may be at high risk due to over/underutilization of services.
- Those who may need care transition assistance.



**You can disenroll from the program at any time.**

To disenroll, you can speak to your care manager directly or call our Care Management Department at **805-562-1082, Option 2**.

## How to Access Services

Referrals to case management can come from:

- Providers
- Community partners
- Member self-referrals

To see if you or your child qualify, you can request services through:

- 1 Your online Member Account at <https://memberportal.cencalhealth.org>.
- 2 Contact our Care Management Department at **805-562-1082, Option 2**.

## What to Expect

Once referred:

- 1 A Care Manager will contact you within five business days to discuss your needs.
- 2 They will explain our services and work with you to create a care plan designed for you, if you agree to take part.
- 3 Your Care Manager will coordinate care with you/your child's PCP, specialists, and other providers or community-based resources that are part of your care team.

# Get to Know Your Pharmacy Benefits

## Outpatient Prescription Drug Benefit

This benefit covers drugs or medical supplies given by a pharmacy.

This is a pharmacy benefit covered by Medi-Cal Rx, which is a program through the Department of Health Care Services (DHCS). Drugs that are not on the Medi-Cal Rx Contract Drug List will require prior approval.

Visit <https://medi-calrx.dhcs.ca.gov/member/> for more details on:

- Medi-Cal Rx-covered drugs
- Prior approval
- Contracted pharmacy information

These drugs are a benefit not provided by CenCal Health. For questions regarding these drugs through Medi-Cal Rx, call the Medi-Cal Rx Customer Service Center at **1-800-977-2273**.

## Physician-Administered Drug (PAD) Benefit

This benefit covers infusion or injection drugs.

These are drugs given in:

- Doctor's office
- Clinic
- Infusion center
- Outpatient hospital

The PAD benefit is a medical benefit covered by CenCal Health. There are many drugs that are infused or injected by your doctor that do not need approval. CenCal Health takes care of requests that require approval.



Details on PADs are in CenCal Health's PAD drug list found at <https://www.cencalhealth.org/members/your-pharmacy-benefits/>.

For questions about PADs, call CenCal Health Member Services.



## Need a Vaccine?

If your doctor doesn't give vaccines at their office, you can get one at your local pharmacy. Talk to your doctor to learn more.

## Now Available Online

### Population Needs Assessment (PNA)

Review our report at: [qrco.de/bgIWRh](http://qrco.de/bgIWRh)

This report shows the health needs of members and our communities. We use this information to help us plan programs that support your well-being.

### Quality Improvement and Health Equity (QIHE) Annual Plan

Read our plan at: [qrco.de/bgIWSU](http://qrco.de/bgIWSU)

This report shares key quality findings and our planned activities to help our communities thrive.



Member Services is available toll-free at 1-877-814-1861 (TTY: CA Relay at 711), Monday through Friday, 8 a.m. to 5 p.m. or at [www.cencalhealth.org](http://www.cencalhealth.org).



# Save Lives: Become an Organ Donor

**Anyone can help save lives by becoming an organ or tissue donor.**

If you are between **15 and 18 years old**, you can become a donor with the written consent of your parent or guardian.

You can change your mind about being an organ donor at any time. If you want to learn more about organ or tissue donation, talk to your PCP.

You can learn more at the U.S. Department of Health and Human Services website at [www.organdonor.gov](http://www.organdonor.gov).

## Your Voice Matters

**At CenCal Health, we are committed to improving your experience with us and our provider network.**



Hearing from you is one way we learn about what is going well with our services and what can be improved. Each year, member experience is measured through the **Consumer Assessment of Healthcare Providers and Systems (CAHPS) Survey**.

**We are proud to share that we received high scores from members in many areas on the 2024 CAHPS Survey. Among California's 21 Medi-Cal health plans, CenCal Health ranked in the top 10 plans in the following areas:**

- #2** in Getting Needed Care and Getting Care Quickly for Children
- #3** in Overall Rating of Health Plan for Children
- #3** in Getting Care Quickly for Adults
- #4** in Overall Rating of Specialist Seen Most Often for Adults
- #5** in Getting Needed Care for Adults
- #5** in Overall Rating of All Health Care for Children
- #5** in How Well Doctors Communicate for Children
- #7** in Customer Service for Children

**#7** in Overall Rating of Personal Doctor for Children

**#9** in Overall Rating of All Health Care for Adults

**#9** in How Well Doctors Communicate for Adults

**The survey results also show ways we can improve member experience, such as:**

- Continuing to grow our provider network.
- Providing more opportunities for you to share your experience with us and engage in meaningful dialogue about how best to meet your needs.

## We Want to Hear From You

Members are randomly chosen to take the CAHPS Survey. If you are invited to take the survey in 2025, we encourage you to do so. Your feedback is appreciated.

Scan this QR code to see the full 2024 CAHPS report from the Department of Health Care Services at:

[qrco.de/2024CAHPS](http://qrco.de/2024CAHPS)



**Member Services is available toll-free at 1-877-814-1861 (TTY: CA Relay at 711), Monday through Friday, 8 a.m. to 5 p.m. or at [www.cencalhealth.org](http://www.cencalhealth.org).**

# Member Rights & Responsibilities

**As a CenCal Health member, you have many Rights that we want you to know about. You also have Responsibilities, and both are very important for you to know and understand.**

## **CenCal Health Member Rights are as follows:**

1. To be treated with respect and recognition of their dignity, giving due consideration to the Member's right to privacy and the need to maintain confidentiality of the Member's protected health information (PHI) and private information (PI).
2. To be provided with information about CenCal Health's organization, its practitioners and providers, Member rights and responsibilities, and all services available to Members.
3. To be able to choose their Primary Care Provider (PCP) within CenCal Health's network unless the PCP is unavailable or is not accepting new patients.
4. To participate with practitioners in decision making regarding their health care, including the right to refuse treatment.
5. To submit grievances, either verbally or in writing, about CenCal Health, providers, care received, and any other expression of dissatisfaction not related to an Adverse Benefit Determination.
6. To request an appeal of an Adverse Benefit Determination within 60 calendar days from the date on the notice of Adverse Benefit Determination (NABD) and how to continue benefits during the in-plan appeal process through the State Fair Hearing, when applicable.
7. To request a State Fair Hearing, including information on the circumstances under which an expedited State Fair Hearing is available.
8. To receive interpretation services and written translation of critical informing materials in their preferred threshold language, including oral interpretation and American Sign Language.
9. To have a valid Advance Directive in place, and an explanation to Members of what an Advance Directive is.
10. To have access to family planning services, sexually transmitted disease services, from a provider of their choice, without referral or prior authorization, either in or outside of CenCal Health's network. To have Emergency Services provided in or outside of CenCal Health's network, as required pursuant to federal law.
11. To have access to Federally Qualified Health Centers (FQHCs), Rural Health Clinics (RHCs) and Indian Health Service Facility (IHS) Programs outside of CenCal Health's network, pursuant to federal law.

12. To have access to, and receive a copy of, their medical records, and request that they be amended or corrected, as specified in 45 CFR sections 164.524 and 164.526.
13. To change Medi-Cal managed care plans upon request, if applicable.
14. To access Minor Consent Services.
15. To receive written Member informing materials in alternative formats, including braille, large size print no smaller than 20-point font, accessible electronic format, and audio format upon request and in accordance with 45 CFR sections 84.52(d), 92.102, and 42 CFR 438.10.
16. To be free from any form of restraint or seclusion used as a means of coercion, discipline, convenience, or retaliation.
17. To receive information and/or have a candid discussion on available treatment options and alternatives that are appropriate and medically necessary, and presented in a manner appropriate for the Member's condition and ability to understand available treatment options and alternatives, regardless of cost or benefit coverage.
18. Freely to exercise these Member rights without retaliation or any adverse conduct by CenCal Health, subcontractors, downstream subcontractors, Network Providers, or the State.
19. To make recommendations regarding CenCal Health's Member rights and responsibilities policy.

## **CenCal Health Member Responsibilities are as follows:**

1. To learn how to use the CenCal Health plan and supply information (to the extent possible) that CenCal Health and its practitioners and providers need in order to provide the best care possible.
2. To follow plans, treatment plans, and instructions for care that they have agreed to with their practitioners.
3. To understand their health problems and participate in developing a mutually agreed-upon treatment plan and goals, to the degree possible.
4. To cooperate with their providers and treat their providers and CenCal Health staff with courtesy and respect.
5. To always present their CenCal Health ID card when getting services.
6. To help CenCal Health keep correct records by providing timely information regarding changes in address, family status, and other health care coverage.
7. To notify CenCal Health as soon as possible if a provider bills them inappropriately.