



Do Medi-Cal Enrollees Work?

What is Medi-Cal?

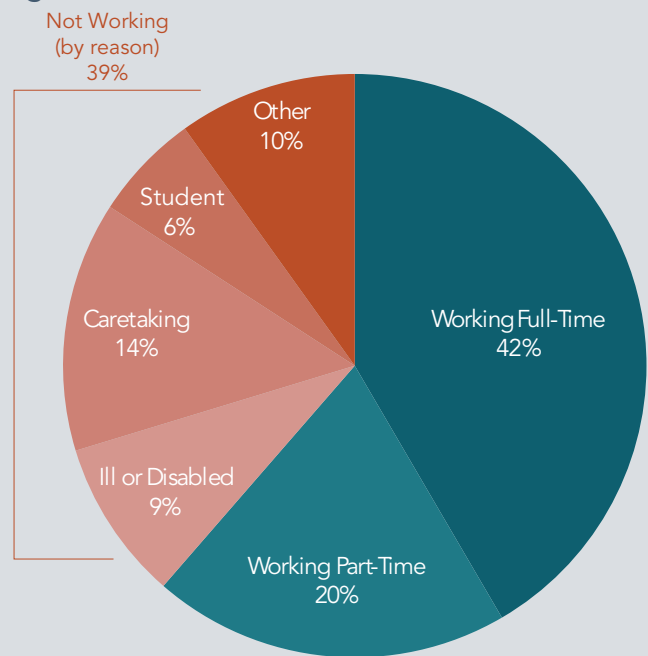
Medi-Cal is California’s Medicaid program, which provides health insurance to individuals and families with low incomes, including many low-wage workers who can’t get affordable coverage at their job. It also covers people with disabilities and seniors who need help paying for what Medicare doesn’t cover, including nursing home care. In total, Medi-Cal covers [14.9 million people](#), more than one in three Californians.

Why many workers turn to Medi-Cal.

Low-wage workers are [less likely to be offered job-based coverage](#) than higher-income workers or may not be able to afford the coverage they are offered at work. Many may be seasonal or hourly workers with fluctuating incomes. Medi-Cal also provides an important option for people to maintain coverage when they are between jobs and temporarily have a low income. Learn more and read the stories shared by working Californians enrolled in Medi-Cal in [this 2020 report](#).

“People need to realize just because we are on Medi-Cal doesn’t mean we are not working. We are hard workers, we just cannot afford the health care system.”
 — [Medi-Cal Enrollee, from “Working Californians Enrolled in Medi-Cal Share Their Stories, 2020”](#)

Work Status of Nondisabled Medi-Cal Enrollees, Age 19 to 64, 2023



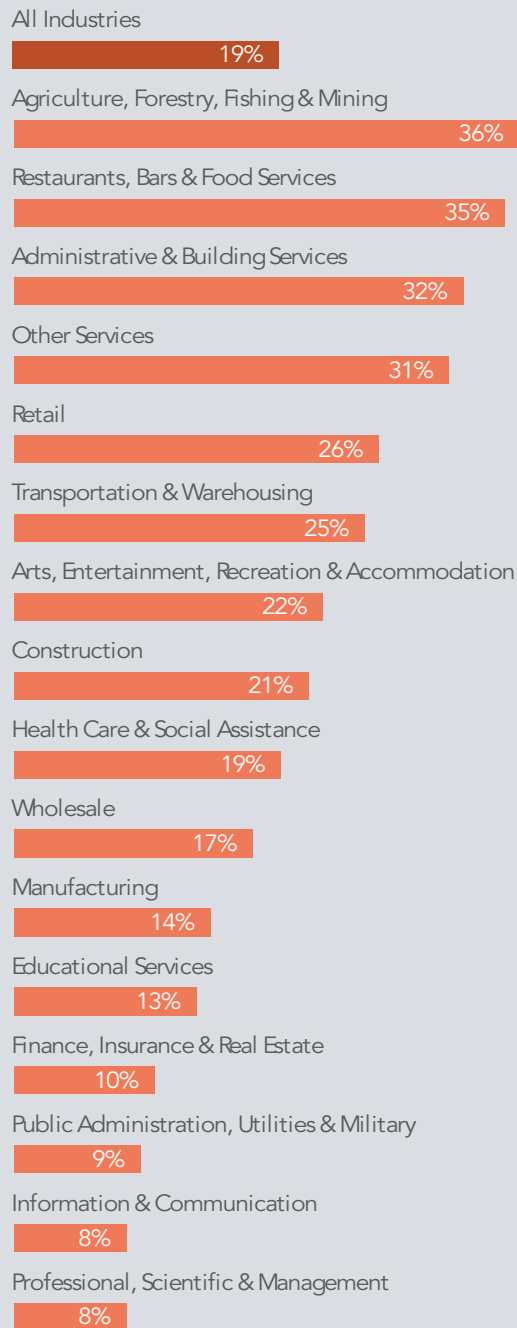
Notes: Nondisabled refers to not currently qualifying for federal disability benefits. A nondisabled enrollee may still report a disability - likely not severe or long-term enough to meet federal disability requirements. Numbers don’t add to 100, due to rounding.

Source: [Understanding the Intersection of Medicaid and Work: What Does the Data Say?](#), Kaiser Family Foundation, (April 24, 2023).

Nearly two in three nondisabled nonelderly adults in Medi-Cal work.

Of all nondisabled nonelderly adults (age 19–64) in Medi-Cal, [62% reported working full-time or part-time in 2021](#) (the latest data available). [Over 8 in 10 \(82%\) reported being in a working family](#) (meaning that at least one person is working full- or part-time).

California Workers Age 19 to 64 Enrolled in Medi-Cal, by Industry, 2023



Caretaking, school, and illness are common reasons cited for not working.

Among nondisabled nonelderly adults in Medi-Cal, [14% reported being a caretaker](#) for a family member, 6% said they were going to school, and 9% reported an illness or disability. (In this instance, the disability likely did not meet the strict eligibility requirements for federal disability benefits, which include a disability of a year or more or one likely to cause death. Some enrollees could be experiencing a shorter-term disability.)

"I think it'd be important to understand that you could be working two, three, or four part-time jobs and still not have insurance provided by your employer. So there's no way that your level of work is connected to your insurance in American society." — [Medi-Cal Enrollee, from "Working Californians Enrolled in Medi-Cal Share Their Stories, 2020"](#)

Nearly one in five of all California workers is enrolled in Medi-Cal. In some industries, it's as high as one in three.

Almost 1 in 5 of all California workers (19%) was enrolled in Medi-Cal in 2023. That percentage is higher for many industries. Agriculture and the restaurant industry have the highest percentage of workers enrolled in Medi-Cal at 35% and 36%.

Notes: Workers include self-employed; other services includes auto mechanics, workers in hair and nail salons, private households, and others. Medi-Cal estimates adjusted to account for survey undercount compared to California Department of Health Care Services enrollment totals. The industry-specific Medi-Cal enrollment estimates are based on analysis of American Community Survey data adjusted upward by 18% to reflect the percentage by which the Medi-Cal full-scope enrollment total from the California Department of Health Care Services in December 2019 (11.69 million) exceeded the estimated Medi-Cal enrollment total reflected in the American Community Survey 2019 (9.926 million). Survey data typically show lower Medicaid enrollment than administrative data for a variety of methodological reasons. The difference in 2023 was 37%, but the unwinding of the Medicaid continuous coverage provision was not complete in 2023 and thus 2023 administrative data included pandemic-era enrollees who had not yet gone through redetermination. As a result, we use the more conservative 18% adjustment from 2019.

Source: UC Berkeley Labor Center analysis of American Community Survey 2023