



California State Treasurer's Office **NEWS RELEASE**

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Save Without Sacrifice: Treasurer Ma Urges Californians With Disabilities to Prepare for 2027 Medi-Cal Asset Limits

As Medi-Cal asset limits are set to decrease by 84%, CalABLE offers a way to protect essential benefits while building financial security, surpassing \$300 million in assets under management.

SACRAMENTO, Calif. – As the nation recognizes National Disability Employment Awareness Month in October, California State Treasurer Fiona Ma, CPA, is urging Californians with disabilities and their families to prepare for changes to Medi-Cal asset limits taking effect in 2027. Through its “Save Without Sacrifice” initiative, CalABLE is helping eligible individuals build financial security without sacrificing access to essential health care and public benefits like Medi-Cal.

California eliminated Medi-Cal asset limits in 2024 before reinstating them in January 2026 at \$130,000 for individuals and \$195,000 for couples. According to state data reported by *CalMatters*, approximately 600 Californians have already lost coverage under the reinstated limits.

Beginning July 1, 2027, those limits will decrease by approximately 84% to \$21,000 for one person and \$31,000 for two people, with an additional \$1,550 allowed for each additional household member. The changes affect certain Medi-Cal recipients, including older adults, people with disabilities and those requiring long-term care. Individuals whose countable assets exceed the new limits risk losing coverage.

CalABLE, a state program administered by the California State Treasurer's Office, allows eligible individuals with disabilities to save and invest up to \$529,000 without those funds counting toward Medi-Cal asset eligibility. Different limits apply to Supplemental Security Income (SSI) benefits. Beginning in 2026, eligibility expanded to include individuals whose disabilities began before age 46, allowing more Californians to take advantage of this financial tool.

“People with disabilities should never have to choose between building a better financial future and maintaining access to the health care and services they depend on,” said Treasurer Ma, who chairs the CalABLE Board. “As we recognize National Disability Employment Awareness Month and prepare for changes to Medi-Cal, CalABLE is helping break down financial barriers so more Californians can work, save, and achieve greater independence.”

For CalABLE Ambassador Brenda Gutierrez, the ability to maintain Medi-Cal health coverage while pursuing employment and financial independence is deeply personal.

“I am a disabled woman with complex medical needs, but I am also a 32-year-old woman with a career, goals, and a future I want to plan for,” Gutierrez said. “CalABLE gives me a way to save and invest for my future while protecting access to the benefits I rely on. People with disabilities should not have to choose between the services that make our independence possible and the opportunity to build financial security for ourselves.”

“As a person with autism and the father of a son with autism, I understand firsthand how important it is for people with disabilities and their families to have the resources to plan for their futures,” said CalABLE Executive Director Thomas Martin. “Financial independence should not come at the expense of essential health care and support services. With changes to Medi-Cal approaching, CalABLE offers families peace of mind and a way to save for the future without sacrificing the benefits they depend on.”

To help Californians understand the upcoming changes, CalABLE is partnering with the California Department of Health Care Services (DHCS) on an [informational webinar](#) taking place at 11:00 a.m. on Nov. 4. CalABLE appreciates DHCS’ partnership in helping Californians understand the new Medi-Cal asset limits and how eligible individuals can use CalABLE to build savings while protecting access to important public benefits.

The outreach comes as CalABLE celebrates a major milestone, surpassing \$300 million in assets under management. The achievement reflects the program's continued growth and the increasing number of individuals and families using CalABLE to plan for their financial futures. For 2026, eligible individuals, family members, friends, and employers can contribute up to \$20,000 annually to a CalABLE account, with some working account holders eligible to contribute additional funds.

CalABLE also offers eight savings and investment options, tax-free earnings when funds are withdrawn for qualified disability expenses, and the ability to use savings for housing, education, transportation, health care, employment support, assistive technology, and other expenses that support health, independence, or quality of life. The program's prepaid debit card allows account holders to conveniently access and

track funds used for qualified disability expenses. Accounts can be opened and managed in 20 languages.

To learn more about CalABLE eligibility or open an account, visit CalABLE.ca.gov. Additional information about Medi-Cal is available at DHCS.ca.gov.

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Fiona Ma is California's 34th State Treasurer. She is the first woman of color, and the first woman Certified Public Accountant (CPA) elected to the position. Treasurer Ma serves as the state's banker and is agent of sale for all state bonds and trustee of billions of dollars of state indebtedness. The State Treasurer's Office also processes more than \$3 trillion in banking transactions annually and manages a \$150 billion investment portfolio. As State Treasurer, Ma is also chair of many boards, commissions, and authorities that provide financing for schools, housing, recycling and waste management, alternative energy, hospitals, and other projects that create jobs, improve California's economy, and better the lives of residents.