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Consultants help unravel the mysteries of Medi-Cal

"Life sure can change quickly," muses Michelle Goetz of Anaheim.

When her mother broke her hip last year, surgeries were unsuccessful; she'd need to use a wheelchair. Then she was diagnosed with osteoporosis and Alzheimer's disease.

Nurses at the rehabilitation facility told Goetz that Virginia, 78, would need long-term care; they suggested that she try to get Medi-Cal benefits for her mother.

"I didn't know the first thing about applying for Medi-Cal," Goetz admits. She and her husband talked to elder-law attorneys ("who wanted \$5,000 to fill out an

application and give us advice"), friends, agencies and Medi-Cal counselors.

The rehab facility referred the couple to Medi-Cal Regulation Specialists in Newport Beach, where consultants - former Medi-Cal eligibility assistants - help clients obtain benefits. The Goetzes talked to Kathryn Humphres, the family-owned company's director.

"In one hour we learned exactly what we'd need to do and what the fee would be; there were no surprises," Michelle Goetz says. The process was time-consuming, she says, but in seven weeks their application was approved.

"Kathryn gave us a comforting feeling; she was upfront and we trusted her."

Humphres started Medi-Cal Regulation Specialists in 1996 after six years as a Medi-Cal eligibility worker. She saw hundreds of people

struggle through the complicated eligibility process.

"Typically, you don't think about Medi-Cal benefits until you or a family member need them," she says. "It's usually a highly emotional time, which adds to your frustration."

Humphres says that many people think they have to "spend down" their assets, sell their home and be penniless in order to qualify for Medi-Cal. Actually, Medi-Cal is an entitlement program that can prevent impoverishment, she says.

Medi-Cal, California's version of the Medicaid program, is funded jointly by the state and federal governments. Medi-Cal can cover qualified people 65 or older, those classified disabled by Social Security standards and people receiving Social Security Disability or Supplemental Security Income.

"We've helped thousands

of families when Medi-Cal regulations have been misinterpreted by their counties," says Les Vanderpool, vice president of Medi-Cal Regulation Specialists.

"If your application is denied, you might have to spend all your savings for medications, health-care products, services or nursing-home care," Vanderpool says.

Sometimes people feel intimidated or embarrassed in their interview. If an application is denied, people give up rather than appeal.

Medi-Cal Regulation Specialists helps evaluate a client's potential for Medi-Cal eligibility, prepare the application and collect medical records and other documents. They accompany the client at the initial interview, appeal Medi-Cal decisions and provide case management and annual renewal help.

At the first one-hour, \$90 consultation, counselors discuss options, expectations, required records and materials and anticipated fees.

Getting a Medi-Cal application approved can take many months. It was so important to Chris Bell that the Florida resident quit his job as CEO of a health-care company and came to Newport Beach to help his stepfather, who has advanced Parkinson's disease, qualify for Medi-Cal benefits.

Bell's mother, 85, is blind; she couldn't do the paperwork, he says. "I never thought they'd need this kind of help; they had a lot of money saved for their retirement," Bell says.

But the \$4,000-per-month medical and nursing home payments depleted the couple's savings. Soon, there would be nothing left.

When Bell's mother was told that her husband

wouldn't qualify for Medi-Cal benefits, she "terrified about being left alone," Bell says.

The convalescent hospital referred Bell to Medi-Cal Regulation Specialists.

"It became my full-time job, as our case was complicated and the paperwork cumbersome."

Five months later the stepfather was approved for Medi-Cal benefits. His mother now receives \$750 per month of \$4,000.

"I couldn't have done it without the help of Medi-Cal Regulation Specialists," Bell says.

For Medi-Cal Regulation Specialists office location, call (949) 366-6292 or (949) 677-6334. The Web site is www.mrsoptions.com.

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