

Overview of Homelessness Response for Health Enrollment Navigators¹



Partnering Across Health and Homeless Systems of Care to Provide Medi-Cal Assistance

Health Enrollment Navigators and homeless service providers can partner to prevent people experiencing homelessness from losing their Medi-Cal. Read more below to understand the homeless system of care, how the Medi-Cal renewal process impacts people experiencing homelessness, and the role you can play in helping people experiencing homelessness maintain their health coverage.

The homelessness response system (sometimes referred to as the Continuum of Care, or CoC) functions at the local, community level. In California, there are 44 different CoCs working to prevent and end homelessness. They are mostly organized by county, though some CoCs cover multiple counties.

No single agency or organization administers all housing and services in a community. A variety of organizations and agencies provide different types of assistance to individuals and families at risk of or experiencing homelessness, such as emergency shelter, financial support (one-time assistance or ongoing rental assistance), temporary or permanent housing, supportive services (e.g., case management, assistance applying for benefits, connections to medical or behavioral health care, help finding or securing housing), or assistance with transportation and/or food. In many communities, counties lead the local homeless response efforts, while in other communities, nonprofit organizations anchor the homeless efforts.

Homeless assistance funding offers very limited resources. Unlike Medi-Cal, homeless assistance is not an entitlement. This is important because organizations doing the work often are limited in how they can help people.

Who are People Experiencing Homelessness

All different kinds of people may experience homelessness: families, older adults, youth, children, veterans, and single individuals. They might be homeless because they lost a job or had their work hours reduced, were evicted from their home or priced out of a home, have mental health issues or substance use issues that made it difficult for them to keep a job or maintain their housing, had a disagreement with their family or are getting divorced, are survivors of domestic violence or stalking or human trafficking, or are unable to access public benefits.

Many people experiencing homelessness live unsheltered in places not meant for human habitation such as on the streets, in vehicles or tents, in parks, or along rivers and streams. **Most people experiencing homelessness are likely eligible for Medi-Cal.**

Medi-Cal Renewal and People Experiencing Homelessness

People experiencing homelessness are all at risk of losing their Medi-Cal health coverage over the next 12-month renewal period for one simple fact: **they do not have a home address where they can receive their renewal paperwork.**

Medi-Cal's renewal forms and renewal letters are sent to people's last known address. The renewal forms are pre-populated with information about the household's eligibility to renew. Most people experiencing homelessness do not have an address to receive their renewal forms. They may not know they need to renew their Medi-Cal until they go to a health care provider and discover they have lost Medi-Cal.



¹ This tool was adapted from "[Homelessness Response 101 for Health Care Providers and Stakeholders](#)," originally developed in February 2021 by Homebase, in partnership and with the support of the California Health Care Foundation.



Partnerships Can Make a Difference

Homeless service providers and Health Enrollment Navigators can partner together to help ensure people experiencing homelessness do not lose their Medi-Cal. **Homeless service providers often have deep and trusting relationships with people living in shelters, on the streets, in their cars, in encampments, and other places not meant for human habitation.** Service providers know where people can be found, but they don't have expertise on Medi-Cal applications and renewals.

As Navigators, you also know about the new federal waivers that can expedite Medi-Cal renewals for very low-income people and hard-to-reach populations, including people experiencing homelessness.

Together homeless service providers and Health Enrollment Navigators can partner in their local communities to protect people experiencing homelessness from losing Medi-Cal.

Opportunities for Greater Collaboration

There are many opportunities for you to partner with homeless service providers to help Medi-Cal members with renewals or exercise their rights under any federal waivers. There are also opportunities to help individuals who are not already enrolled in Medi-Cal apply or to help individuals who have been disenrolled re-apply.



Street Outreach

People often don't want to leave their encampments to get services because they risk losing their personal belongings or don't want to leave their pets or household members behind. Organizations in the homeless system conduct street outreach to go where people live and offer supportive services at those locations. You can partner with street outreach staff to join them in street outreach. During those visits, street outreach workers and Health Enrollment Navigators can find out if people have Medi-Cal and help them enroll if they do not or help them with renewals or exercise their rights under any federal waivers.



Coordinated Entry

Coordinated Entry (CE) is the process each community sets up to ensure people are matched to available housing and supportive services most suitable to meet their needs. CE's primary purpose is to allocate housing resources fairly and appropriately. It can also be used to refer and connect people to health care and other mainstream resources. There is an opportunity to build relationships between Navigators and CE staff to facilitate warm hand-offs for Medi-Cal renewals (and to connect people to homeless system housing and services).



Shelters and temporary housing providers

While people experiencing homelessness wait for housing and services, they often live in emergency shelters or interim/temporary housing. During this time, service providers work with them to gather their documents, search for housing, provide life skills and job training, and assist them to apply for public benefits, including Medi-Cal. You can build strong partnerships with shelters and interim housing providers to go onsite to ensure those who need to renew Medi-Cal do not lose it and help people experiencing homelessness apply for Medi-Cal who are likely eligible but unenrolled.

For more in-depth Homelessness 101, see: [Homelessness Response 101](#) or [Fundamentals of Homelessness Response for Managed Care Providers](#).

For a list of the 44 Continuums of Care (CoCs) in California, see: [California Continuum of Care List](#)

