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Medi-Cal is an Essential Resource for San Joaquin Valley Farmworkers and a Substantial Benefit to the Agricultural Industry

Obtaining health coverage is challenging for the San Joaquin Valley's 431,141¹ farmworkers. Prior to the Affordable Care Act (ACA), nearly two-thirds of California farmworkers had no health insurance. Fewer than one in five farmworkers had employer supplied coverage.²

With the implementation of the ACA, farmworkers gained additional avenues to coverage. First, large employers are now required to offer coverage to full-time, non-seasonal workers. Second, Medi-Cal was expanded nationally to cover previously ineligible persons – predominantly low income persons without minor children. And, in 2024, California removed all immigration eligibility requirements from Medi-Cal.

Anecdotally, there has been very little take-up of the offers of employer supplied coverage. The cost of premiums, high deductibles and co-pays cause many farmworkers to forgo employer supplied coverage. Moreover, alternative coverage through Medi-Cal is now available for many workers.

New data show that a large number of Valley farmworkers are now covered by Medi-Cal. Recent estimates are that 36%³ of farmworkers receive Medi-Cal, or 155,211 farmworkers in the San Joaquin Valley. Medi-Cal covers an estimated 317,518 farmworkers statewide.

If agricultural employers were to provide health coverage, rather than having their workers rely on Medi-Cal, San Joaquin Valley employer costs could reach \$1.25 billion annually, based on the average employer cost of \$8,083 annually⁴ to cover a single worker. Statewide, it would cost agricultural employers \$2.56 billion to cover the farmworkers who are now covered by Medi Cal.

The Medi-Cal program ensures that these California farmworkers stay healthy and working, while receiving public health coverage in lieu of employer supplied coverage. Efforts to reduce Medi-Cal funding and eligibility would have a substantial detrimental effect on the ag industry and its workers.

The table below shows the costs of coverage on county, regional and state levels:

Location	# of FW's	% on Medi Cal (CHCF)	# on Medi Cal (CHCF)	Ave employer plan	Cost estimate
Fresno	91,513	36%	32,945	\$8,083	\$266,291,848
Tulare	72,666	36%	26,160	\$8,083	\$211,449,340
Kern	135,058	36%	48,621	\$8,083	\$393,002,573
Kings	14,677	36%	5,284	\$8,083	\$42,708,309
Madera	30,743	36%	11,067	\$8,083	\$89,458,441
Merced	27,643	36%	9,951	\$8,083	\$80,437,813
Stanislaus	26,328	36%	9,478	\$8,083	\$76,611,321
San Joaquin	32,513	36%	11,705	\$8,083	\$94,608,928
San Joaquin Valley	431,141	36%	155,211	\$8,083	\$1,254,568,573
Statewide	881,994	36%	317,518	\$8,083	\$2,566,496,701

*Based on average employer annual cost of \$8,083 to cover a single worker

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