



MinnesotaCare: Overview

Kasey Hayes | Health Care Eligibility and Access

MinnesotaCare Overview

- Program Background
- Requirements for Eligibility and Coverage, including Verifications
- MinnesotaCare Coverage Begin Date
- Benefits and Health Care Delivery
- MinnesotaCare Funding

MinnesotaCare was established in 1992

- Reflects Minnesota's strong tradition of providing health and human services to people in need, so they can live in dignity and achieve their highest potential.
- Provides comprehensive health care coverage
- For uninsured Minnesota residents who are not eligible for Medical Assistance (MA) and have income below 200% of the Federal Poverty Guidelines

Overview: Requirements for Eligibility and Coverage

MinnesotaCare is available to Minnesotans who:

- Do not qualify for MA, and
- Meet all other MinnesotaCare eligibility and program requirements, including:
 - State Residency
 - Social Security Numbers
 - Insurance Barriers
 - Income Limit
 - Premium Payment, if applicable
 - Citizenship and Lawful Presence – *policy change, effective 1-1-25, to bring an additional group of people into this existing program*

MinnesotaCare Verification Requirements

When verifications are required, written notice must be sent that provides information, including:

- Who needs to provide verification
- What type of information needs to be verified, including a list of acceptable proofs
- A due date
- Information on how and where to send the verifications
- Information on who to contact for questions

All MinnesotaCare verifications are collected after eligibility is approved

People 21 and older:

- Living in Minnesota and intend to reside in Minnesota, or
- Living in Minnesota and entered Minnesota with a job offer or to seek employment

People under 21

- Living in Minnesota, or
- Residing with a parent or caretaker who is a Minnesota resident

Verifying State Residency

A person attests to whether they meet state residency requirements

- No proof is required, unless their attestation of state residency is inconsistent with other information the agency has
- If an inconsistency exists, it must be resolved. Proof may be required in limited circumstances
 - Most inconsistencies can be resolved verbally.
- A person's immigration status cannot be used to determine an inconsistency in state residency

Social Security Number (SSN)

For MinnesotaCare, a Social Security Number must be provided if an applicant has one

- An applicant who does not have an SSN is not required to apply for one

Verifying Social Security Number (SSN)

If a MinnesotaCare applicant has an SSN, their SSN must be verified

- The SSN must be verified electronically with the Social Security Administration
- Eligibility cannot be delayed for an otherwise eligible applicant pending the electronic verification of an SSN.
- If the SSN provided is not electronically verified at application, Reasonable Opportunity Period (ROP) policy applies.

Applicants are not eligible for MinnesotaCare if they:

- Are enrolled in insurance like Medicare or insurance from an employer.
- Can get employer-sponsored insurance that is considered affordable and provides minimum value.

Evaluating Insurance Barriers

An applicant who is enrolled in or can get other insurance through a job provides information when they apply

- At application or when a request for coverage is received, we ask if the person is enrolled in any other health insurance
 - Depending on insurance type, it may be a barrier to receiving MinnesotaCare
- We also ask if the applicant can get insurance through their job
- Health coverage available from an employer is evaluated for
 - Minimum value
 - Affordability

Overlap: EMA and MinnesotaCare

Access to and enrollment in Emergency Medical Assistance (EMA) is not a barrier to MinnesotaCare eligibility

- Eligibility for Emergency Medical Assistance (EMA) must be determined for applicants who indicate on their application that they need help paying for a medical emergency
- EMA and MinnesotaCare eligibility and coverage can overlap, if requirements for both are met

Income limit is 200% of federal poverty guidelines (FPG)

- Income limit applies to all applicants (both children and adults)
- Household composition and family size are factors used in the income eligibility determination.

Income eligibility is based on projected annual income (PAI)

- PAI is the total income a person expects to have for the calendar year

Eligibility is approved for applicants who meet all other eligibility criteria who attest to PAI within the MinnesotaCare limit.

- PAI must be verified through an available electronic data source or by paper proof, if electronic data sources are unsuccessful or unavailable.
- If PAI is not electronically verified at application, Reasonable Opportunity Period (ROP) policy applies

Multiple options for paper proof of PAI, including:

- Copy of most recently filed tax return
- Copies of paystubs or written statement from the employer
- [Yearly Income Statement \(DHS-7117\)](#)

MinnesotaCare Premiums

Some enrollees must pay a monthly premium for coverage

- The premium is based on household income and family size.
- The following enrollees have no premium:
 - People younger than age 21
 - Families that include one or more military members who meet certain conditions
 - Families with one or more American Indians or Alaska Natives enrolled in MinnesotaCare
 - Families with yearly income under 35% FPG
- Temporary reduced premiums through December 2025 due to the Inflation Reduction Act of 2022. No premiums for enrollees under 160% FPG.

MinnesotaCare Coverage Begin Date

MinnesotaCare coverage is prospective

Coverage starts no earlier than the month after the person is determined eligible.

- If premium: First day of the month after the first premium payment is received
- No premium: First day of the month after eligibility is approved

MinnesotaCare Benefits

MinnesotaCare benefit sets and cost sharing resource:

[Minnesota Health Care Programs \(MHCP\) Summary of Coverage, Cost Sharing and Limits \(DHS-3860\) \(PDF\)](#)

MinnesotaCare enrollees receive services from a managed care health plan

- Exception: DACA grantees' MinnesotaCare coverage is provided fee-for-service.

Funding for MinnesotaCare

Funded by a combination of sources, including:

- State tax on Minnesota hospitals and health care providers
- Federal Basic Health Program funding
- Enrollee premiums

Funding for MinnesotaCare Continued

If a MinnesotaCare enrollee meets federal guidelines, their coverage qualifies for federal funding

Minnesota has chosen to use state funds for certain Minnesota residents who do not meet federal funding guidelines but do meet all other MinnesotaCare eligibility factors

- Reason: To advance the goal that all Minnesotans thrive
- Examples of state-funded MinnesotaCare:
 - People aged 65 or older who are not eligible for or enrolled in Medicare
 - Deferred Action for Childhood Arrivals (DACA) grantees



Policy: MinnesotaCare for Undocumented Individuals

Betsy Parrell | Health Care Eligibility and Access

Today's Presentation MCRE Expansion

MinnesotaCare Expansion to Undocumented Individuals

- Definition: Lawfully Present
- Policy Change: High Level Summary
- Current: Citizenship, Immigration Status and Lawful Presence
- Effective 1-1-25: MinnesotaCare Expansion
- Effective 1-1-25: Citizenship, Immigration Status and Lawful Presence
- FAQs

Definition: Lawfully Present

For health care eligibility determinations, lawfully present is defined with a list from federal guidelines that includes

- Immigration statuses
 - Examples: Lawful Permanent Resident, asylee & refugee, temporary nonimmigrant
- Circumstances that are not statuses, but still convey lawful presence
 - Examples: Having certain types of immigration applications pending

The list is available in the [Minnesota Health Care Programs Eligibility Policy Manual](#) at [Appendix H, Lawfully Present Noncitizens](#).

Policy Change: High Level Summary

Today

- U.S. Citizen (*inc U.S. Nationals*)
- Noncitizens who meet lawfully present definition
- DACA grantees

Beginning January 1, 2025

- U.S Citizens (*inc U.S. Nationals*)
- All noncitizens (*inc undocumented individuals*)

Current: Citizenship, Immigration Status and Lawful Presence

Currently, MinnesotaCare is available to U.S. citizens, lawfully present noncitizens and people granted DACA.

- Citizen and noncitizen MinnesotaCare enrollees who meet the lawful presence definition are eligible for federal funding.
- MinnesotaCare coverage for DACA grantees is currently state-funded.

A noncitizen is considered not lawfully present, or undocumented, if they are not included on the list at [EPM Appendix H](#).

- Currently, undocumented individuals are not eligible for MinnesotaCare.

Effective 1-1-25: MinnesotaCare Expansion

The 2023 Minnesota Legislature amended Minnesota law

- MinnesotaCare will be available regardless of citizenship or immigration status, to an applicant who otherwise meets MinnesotaCare eligibility criteria
- Reason: To close a health equity gap
- For a noncitizen who is considered not lawfully present, or undocumented, coverage will be:
 - State-funded
 - Delivered fee-for-service

Effective 1-1-25: MinnesotaCare Expansion continued

An applicant's citizenship and immigration information will

- No longer be disqualifying for MinnesotaCare eligibility
- Required because of impact on funding source and health care delivery
 - U.S. citizens and noncitizens who are lawfully present
 - Federal + state funding
 - Managed care organization
 - Noncitizens who are not lawfully present and DACA grantees
 - State funding only
 - Fee for service

Effective 1-1-25: Citizenship, Immigration Status and Lawful Presence

At Application

- Current policy that will continue
 - If attest to citizenship, lawful presence or DACA and meet all other eligibility criteria, MinnesotaCare eligibility is approved
 - If an attestation of citizenship, lawful presence or DACA is not electronically verified at application, Reasonable Opportunity Period (ROP) policy applies.
- New policy, effective 1-1-25
 - If attest to not lawfully present and meet all other eligibility criteria, MinnesotaCare eligibility will be approved
 - An attestation of not lawfully present will not be subject to verification

Effective 1-1-25: Citizenship, Immigration Status and Lawful Presence

Applicants and enrollees must report changes or corrections

- Enrollees may correct or revise their prior attestation or report a change in their citizenship or immigration status (current policy that is continuing)
 - If the enrollee newly attests to citizenship, lawful presence or DACA, the new attestation must be electronically verified, and upon successful verification, eligibility must be redetermined.
- Effective 1-1-25
 - If the enrollee newly attests to not being lawfully present, the new attestation is not subject to verification

What must a newly eligible person do for coverage to begin January 1, 2025?

- The person must apply, be determined eligible and submit their initial premium payment if required, all before noon on December 31, 2024.

Would an undocumented individuals have an SSN?

- Some could for a variety reasons, including eligibility for an SSN while previously in an immigration status or while previously granted employment authorization

What does an undocumented enrollee currently on MA need to do to get MinnesotaCare when MA ends?

- If currently enrolled in MA, MinnesotaCare eligibility will be assessed when MA eligibility ends
 - MA for people receiving services through the Center for Victims of Torture
 - MA for undocumented people who are pregnant

What if an applicant works under an alias for an employer who offers health insurance coverage?

- The applicant would need to
 - indicate on their application if their employer offers health coverage, and
 - provide the same information as any other applicant who indicates their employer offers health coverage
- If the ESC meets minimum value and affordability standards, the applicant is not eligible for MinnesotaCare. This is current policy.



MinnesotaCare for Undocumented Individuals: Implementation

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METS System Updates

- METS is being programmed to determine MinnesotaCare eligibility for people who are not lawfully present, assuming all other MinnesotaCare eligibility criteria have been met.
- No questions were added or altered to the online application as part of this implementation.
- Programming deploy date is November 10.
- METS will apply the new rules when eligibility is determined at application, change in circumstance (CIC), and renewal.
- Eligibility and coverage may begin as early as January 1st, 2025.

Applying for MinnesotaCare

There is no change to the MHCP application process.

Individuals can get help applying from a navigator

- Apply online
- Apply using a paper application
 - Paper application: DHS 6696
- Get help from a MNsure navigator

Applying for MinnesotaCare by Paper Application

- DHS-6696, Application for Health Coverage and Help Paying Costs
 - Submitted to local county or tribal agency.
 - Application is processed by county or tribal agency
- Once processed, notice(s) are mailed to the applicant to inform:
 - Eligibility results
 - If more information is needed

Considerations for undocumented applicants

- Legal name must be used on the application
- Applicants must use their own Social Security Number (SSN) if they have one. **Do not** include an SSN that does not belong to them.
- Individual Taxpayer Identification Number (ITIN) cannot replace an SSN and should not be included on the application.

Feedback from external and internal stakeholders was used during the annual updates to the Application for Health Coverage and Help Paying Costs, DHS-6696

- Better flow of questions related to immigration status or classification.
- Available November 1, 2024.

Immigration Status Question

31. Do you have an immigration status listed here? (Health care coverage may still be available if you do not have an immigration status.)

- No – go to question 32. Yes – check the box for your current status and answer the following questions.
- Lawful Permanent Resident (LPR) or conditional resident Refugee Asylee Asylum applicant (see page 21)
- Paroled for at least one year Paroled for less than one year Parolee from Ukraine entry before 9-30-24
- Parolee from Afghanistan entry before 9-30-23 Temporary nonimmigrant (ex. visitor, student, worker and U visas)
- Temporary Protected Status Deferred Action for Childhood Arrivals (DACA) Deferred Action excluding DACA
- Cuban or Haitian Entrant Withholding of removal or deportation Victim of severe trafficking
- Battered noncitizen American Indian born in Canada Special Iraqi or Afghan immigrant
- Amerasian noncitizen Citizen of Marshall Islands, Micronesia or Palau Conditional entrant before 1981
- Other (Choose from page 21) _____

a. A-number or ID number: _____ b. Date of entry (MM/DD/YYYY): _____

c. Immigration document type: _____ Document no. _____ Expiration date: _____

Answer questions d-g if your current status is an LPR, conditional resident, battered noncitizen, or paroled for at least one year. If not, go to Question 32.

- d. Did you enter the United States before August 22, 1996? No Yes
- e. Have you had your current status for five years or more? No Yes
- f. Have you previously had a different status? (example: refugee or asylee) No Yes – What status? _____
- g. Are you, or is your spouse or parent, a veteran or active-duty member of the military? No Yes

Answer question h if you are an LPR or conditional resident. If not, go to Question 32.

h. Do you have an I-864 sponsor? No Yes – sponsor's name: _____

View of undocumented status entry in METS

More About You

Additional Information

Please enter your social security number. We collect your social security number for the purpose of verifying identity, income and citizenship to determine eligibility for medical assistance payments.

Do you have a Social Security Number? * ?

Have you applied for a Social Security Number? * ?

Reason why you do not have a Social Security Number * ?

Are you a US Citizen? * ?

Are you a US National? * ?

Are you lawfully present in the United States? * ?

Immigration Status Questions

31. Do you have an immigration status listed here? (Health care coverage may still be available if you do not have an immigration status.)

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g. Are you, or is your spouse or parent, a veteran or active-duty member of the military? No Yes

Answer question h if you are an LPR or conditional resident. If not, go to Question 32.

h. Do you have an I-864 sponsor? No Yes – sponsor's name: _____

IMMIGRATION STATUS - "OTHER" OPTION

If you or a family member are in an immigration status that is listed here, choose the "Other" box at Question 31 for Person 1 or Question 15 for Persons 2-4. Write the status from this list in the space provided for that question.

- Employment Authorization, if based on:
 - Applicant for Lawful Permanent Residence (LPR) – category c09
 - Applicant for Cancellation of Removal or Suspension of Deportation – category c10
 - Registry applicant – category c11
 - Order of Supervision – category c18
 - Applicant for Temporary Protected Status – category c19
 - Applicant for Legalization under IRCA – category c20 or c22
 - Legalization under the LIFE Act – category c24
 - Beneficiary of certain employment-based visa petitions - category c35 or c36
- Applicant for:
 - Lawful Permanent Resident
 - Asylum – if age 14 or older, must have employment authorization
 - Withholding of removal or deportation – if age 14 or older, must have employment authorization
- Special Immigrant Juvenile petition – pending or approved
- Deferred Enforced Departure
- Convention Against Torture withholding of removal or deportation
- Temporary Resident status
- Family Unity beneficiary
- Administrative order staying removal issued by the Department of Homeland Security

Applying for MinnesotaCare Online

- Submitted through www.mnsure.org
 - Application filer must first create an online account
 - Online identity verification
 - If identity cannot be verified online, complete a MNsure Account Request form - <https://www.mnsure.org/forms/account-request-start.html>

MNsure Account - Proof of Identity

Undocumented applicants may be required to verify their identity when an online account is created.

Acceptable proof of identity according to MNsure:

One of the following:

- Current US driver's license issued by state or territory
- Government-issued identification card or passport
- Military dependent's identification card
- Native American tribal document
- U.S. Coast Guard Merchant Mariner card
- U.S. military card or draft record
- Voter registration card
- Permanent Resident Card

OR

Two of the following:

- Birth certificate
- Divorce decree
- Employer identification card
- High school or college diploma (including high school equivalency diploma)
- Marriage certificate
- Property deed or title
- Social Security card
- School identification card (with photograph and name)
- Arrival / Departure Record (Form I-94 / I-94A)
- Order of Supervision (ICE Form I-220A and I-220B)
- Notice to Report (Form I-385)
- Notice to Appear (Form I-862)
- Record of Deportable and Inadmissible Alien (Form I-213)

One or More MA Enrollee in the Household

A person with immediate family members on Medical Assistance:

- Request an eligibility determination by contacting the local county or tribal agency that handles their family members' Medical Assistance case – see DHS-5207 for a list of local agency contacts.
- County or tribal agency will collect information to conduct an eligibility determination
 - The person may need to provide verification
 - Premium policies apply

No MA Enrollees in the Household

A person with **no** immediate family members on Medical Assistance but one or more family members on MinnesotaCare:

- Request an eligibility determination by contacting the DHS Health Care Consumer Support – 800-657-3672 or 651-297-3862
- Health Care Consumer Support will collect information to complete an eligibility determination
 - The person may need to provide verification
 - Premium policies apply

After Eligibility Determination

Verification may be required after eligibility is approved

- Eligibility notice describes verifications that are needed.

Health Care Notice

[IMPORTANT: ACTION NEEDED AFFECTING ELIGIBILITY. READ ENTIRE NOTICE.]

- Required verifications must be submitted by the due date on the notice.
 - Due date is 90 or 95 days
- If the verification is not resolved by the due date, they will get a closing notice by mail and eligibility and coverage will end.



Emergency Medical Assistance: Overview

Emergency Medical Assistance

- What is Emergency Medical Assistance (EMA)?
- Who is eligible for EMA?
- What does EMA cover?
- Overlap of EMA with MinnesotaCare.

What is Emergency Medical Assistance?

Emergency Medical Assistance (EMA) is a program that covers emergency services for people who meet all eligibility requirements for Medical Assistance (MA) but who do not have an MA qualifying immigration status.

Who is Eligible for EMA?

- People who do not meet immigration status or lawful presence requirements for Medical Assistance.
- Lawful Permanent Residents, sponsored under I-864.
 - who are not eligible for MA because of their sponsor's income or assets.
 - whose sponsor is not cooperating.
- Must meet all other Medical Assistance eligibility criteria for their eligibility basis.

To request a health care eligibility determination, including a determination for EMA, a person must complete the MHCP application that matches their basis of eligibility:

- Parents, relative caretakers, children, pregnant people, and non-disabled adults under age 65 complete DHS-6696 application.
- People who are age 65 or older, people who are blind, or have a disability complete the DHS-3876 application (individuals with a medical emergency may be certified disabled through a SMRT referral).

Requesting EMA on the application

Information regarding a medical emergency is collected from a noncitizen applicant on the application.

If the applicant indicates that they need help with a medical emergency, the agency processing the application will consider EMA when determining eligibility.

. Do you want help paying for a medical emergency?

No Yes – what was the begin and end date (if it has ended) for the medical emergency?

(MM/DD/YYYY) to (MM/DD/YYYY)

EMA Verifications

- People applying for EMA are not required to verify:
 - Immigration status
 - Social Security Number
 - Medical emergency
- EMA applicants and enrollees must verify other eligibility criteria through electronic data sources or by paper proof, if electronic data sources are unsuccessful or unavailable.
- Required verifications must be submitted by the due date on the notice.

EMA covers the care and treatment of medical conditions:

- In an emergency department
- In an inpatient hospital when the admission is result of an emergency department admission
- For labor and delivery
- Additional services may be covered under an approved Care Plan Certification

EMA Care Plan Certification

- In certain situations, EMA may cover additional services when a health care provider determines additional services are needed.
- EMA will cover additional services only if they are part of an approved Care Plan Certification (CPC).
- The person's provider must initiate the CPC request by completing the Emergency Medical Assistance Care Plan Certification Request ([DHS-3642](#)).
- CPC requests are processed within 20 business days of receipt and a notification letter is sent to both the requesting provider and the member.
- Not every EMA enrollee has or needs a CPC.

EMA and MinnesotaCare Overlap

- EMA may be needed with MinnesotaCare in limited situations. Examples include:
 - Nursing facility care or Personal Care Assistance (PCA) services. (approved Care Plan Certification required)
 - Applicant had an emergency room visit, or hospital stay in the application month or in retroactive month(s) before MinnesotaCare coverage begins.
- DHS-3860, Minnesota Health Care Programs Summary of Coverage, Cost Sharing and Limits has information about covered services for MinnesotaCare and Emergency Medical Assistance.
- EMA is the first payor.

Actions for existing EMA cases

- EMA enrollees who want to apply for other Minnesota HealthCare Programs and do not have household members with current eligibility should submit an application.
- DHS is working out details to inform existing EMA enrollees about MinnesotaCare and will provide more details soon.

Questions?