

Highlights of MN Health Care Programs

Medical Assistance (MA)	MA-for Employed People with Disabilities (MA-EPD)	Medicare
Provides necessary medical services for low-income families, elderly, and people with disabilities.	Provides necessary medical services for people with disabilities, ages 16-64, who are working.	Provides health insurance to those receiving SSDI or RSDI benefits or those who have permanent kidney failure.
Asset Limits: \$3,000 single \$6,000 couple	Asset Limits: \$20,000 - <u>not</u> including spouse's assets or any retirement accounts)	Asset Limits: None
Income Limits: No cost coverage: \$903/month, if single \$1,215/month for a couple May be eligible with income above limits by paying a spenddown.	Income Limits: None	Income Limits: None
Costs: No cost except co-pays if below the income limits stated above (otherwise must pay a monthly spenddown). Co-pays for certain services.	Costs: Must pay a monthly premium, based on household size and monthly income. Co-pays for certain services.	Costs: Part A- Hospital: no premium Part B- Outpatient services: \$96.40 - \$110.50 premium in 2010 unless income exceeds \$83,000. Part D - Prescription Drug coverage: average premium nationally is \$37.55 in 2010. Deductibles, co-pays, and coinsurance vary with Parts A, B, and D.
Special Rules: See SSI 1619(b) information on next page.	Special Rules: Must be disabled and working with earnings of more than \$65/month. Cannot be eligible for no cost MA.	Special Rules: Anyone eligible for Social Security Disability Insurance (SSDI) benefits is eligible after 24 months. Does not cover personal care or other long-term services.
For more info: Contact your county economic assistance office or the DHS Recipient Help Desk: 651-431-2670 or 800-657-3739 or TTY: 800-627-3529 * website below	For more info: Contact your county economic assistance office or the Disability Linkage Line: 866-333-2466 or TTY: 800-627-3529 * website below	For more info: Call 1-800-MEDICARE (800-633-4227) or TTY: 877-486-2048 www.medicare.gov

- www.dhs.state.mn.us Click on "Health Care" in the gray title header, then on "Adults with disabilities" in left column.

See next page for more health care options...

Continued Medical Assistance (MA) Coverage through SSI 1619(b)
<ul style="list-style-type: none"> • Allows Supplemental Security Income (SSI) recipients who work to continue receiving Medical Assistance at no cost after SSI cash payments stop. • Loss of SSI cash payments must be due to earnings from employment. • Like those on SSI, people on SSI 1619(b) cannot have more than \$2,000 in assets. • In 2010, people on SSI 1619(b) may earn up to \$49,245 (or more if they have high health care costs). • A spouse’s income and assets <u>are</u> counted.

MinnesotaCare	Minnesota Comprehensive Health Association
Provides health coverage for low-income people who do not have insurance.	Provides health coverage for those who have been denied private coverage due to a pre-existing condition.
Asset Limits: \$10,000 single \$20,000 household of 2.	Asset Limits: None
Income Limits for adults with no children: \$2,257 /month, if single \$3,037/month for a couple	Income Limits: None
Costs: Must pay a monthly premium, based on family size, income and the number of persons covered. Co-pays for certain services. May only cover up to \$10,000 inpatient costs.	Costs: Must pay a monthly premium, based on choice of deductible and age. Generally covers 80% of costs after deductibles are met.
Special Rules: Must not be covered by other insurance for 4 months (excluding MA). Cannot have Medicare or other insurance. Does not cover personal care or other long-term services.	Special Rules: Does not cover personal care or other long-term services.
For more info: Contact MN Care: 651-297-3862 or 800-657-3672 or TTY: use MN relay at 711 or 800-627-3529 Website: www.dhs.state.mn.us Click on “Health Care” in the gray title header, then on “Adults with disabilities” in left column.	For more info: Contact Medica: 866-894-8053 or TTY: 800-841-6753 www.mchamn.com

This fact sheet is just a basic guide to the different health care options. It is not a complete summary of all important factors. Keep in mind there are often different rules for children and pregnant women. Each situation is unique. Income/asset limits periodically change. The limits listed are **accurate as of January 2010**.