

# Highlights of MN Health Care Programs

Work Incentives Connection Fact Sheet #6

January 2012

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.
<b>Asset Limits:</b> \$3,000 single \$6,000 couple	<b>Asset Limits:</b> \$20,000 - <u>not</u> including spouse's assets or any retirement accounts)	<b>Asset Limits:</b> None
<b>Income Limits:</b> No cost coverage: \$908/month, if single \$1,227/month for a couple May be eligible with income above limits by paying a spenddown.	<b>Income Limits:</b> None	<b>Income Limits:</b> None
<b>Costs:</b> No cost except co-pays if below the income limits stated above (otherwise must pay a monthly spenddown).  Co-pays for certain services.	<b>Costs:</b> Must pay a monthly premium, based on household size and monthly income.  Co-pays for certain services.	<b>Costs:</b> <b>Part A</b> - Hospital: no premium <b>Part B</b> - Outpatient services: \$99.90 premium (2012) unless income over \$85,000 single or \$170,000 couple <b>Part D</b> - Prescription Drug coverage: average premium nationally is \$38 in 2012 Deductibles, co-pays, and coinsurance vary with Parts A, B, and D.
<b>Special Rules:</b> See SSI 1619(b) information on next page.	<b>Special Rules:</b> Must be disabled and working with earnings of <b>more</b> than \$65/month. Cannot be eligible for no cost MA.	<b>Special Rules:</b> Anyone eligible for Social Security Disability Insurance (SSDI) benefits is eligible after 24 months. Does not cover personal care or other long-term services.
<b>For more info:</b> 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	<b>For more info:</b> Contact your county economic assistance office or the Disability Linkage Line: 866-333-2466 or TTY: 800-627-3529 * website below	<b>For more info:</b> Call 1-800-MEDICARE (800-633-4227) or TTY: 877-486-2048 <a href="http://www.medicare.gov">www.medicare.gov</a>

- [www.dhs.state.mn.us](http://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...**

<b>Continued Medical Assistance (MA) Coverage through SSI 1619(b)</b>
<ul style="list-style-type: none"> <li>• Allows Supplemental Security Income (SSI) recipients who work to continue receiving Medical Assistance at no cost after SSI cash payments stop.</li> <li>• Loss of SSI cash payments must be due to earnings from employment.</li> <li>• Like those on SSI, people on SSI 1619(b) cannot have more than \$2,000 in assets.</li> <li>• In 2012, people on SSI 1619(b) may earn up to \$50,846 (or more if they have high health care costs).</li> <li>• A spouse’s income and assets <u>are</u> counted.</li> </ul>

<b>MinnesotaCare</b>	<b>Minnesota Comprehensive Health Association</b>
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.
<b>Asset Limits:</b> \$10,000 single \$20,000 household of 2 or more	<b>Asset Limits:</b> None
<b>Income Limits for adults with no children:</b> \$2,269/month, if single \$3,065/month for a couple	<b>Income Limits:</b> None
<b>Costs:</b> 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.	<b>Costs:</b> Must pay a monthly premium, based on choice of deductible and age. Generally covers 80% of costs after deductibles are met.
<b>Special Rules:</b> 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.	<b>Special Rules:</b> Does not cover personal care or other long-term services.
<b>For more info:</b> <b>Contact MN Care:</b> 651-297-3862 or 800-657-3672 or TTY: use MN relay at 711 or 800-627-3529  <b>Website:</b> <a href="http://www.dhs.state.mn.us">www.dhs.state.mn.us</a> Click on “Health Care” in the gray title header, then on “Adults with disabilities” in left column.	<b>For more info:</b> <b>Contact Medica:</b> 866-894-8053 or TTY: 800-841-6753 <a href="http://www.mchamn.com">www.mchamn.com</a>

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 December 2011**.