

MEDICAL FUNDING SUMMARY – Medical Assistance (MA)

Age	<ul style="list-style-type: none"> • Must meet an MA “basis of eligibility” – one of the following: Under age 21; Pregnant women; Parent with dependent children under age 19 in the home; Age 19 and 20; Elderly (≥ 65); Blind or disabled. [NOTE: If no biological parent lives in the home, one non-parent relative in the home can have a Relative Caretaker “basis”.] • “Automatic newborn” eligibility for infant, until age 1 year., if born to mother on MA (& other MHCPs) at birth.
Household / Income / Assets	<ul style="list-style-type: none"> • Household size - Includes: 1) all persons living together, with a parental (biological or adoptive), marital, or sibling relationship; and 2) people temporarily away from home (ex: college; military service). Pregnant woman = 2 persons (or more, depending on the number of fetuses) for household size. • Income: Counts gross income (& some unearned income) of natural/adoptive parents of children (under 21), the last 30 days, minus MA deductions/disregards (such as work expenses, court-ordered child support payments, childcare costs, income/assets set aside for a PASS *). Self-employed use last year’s federal income tax, or projected income if income is expected to be less than last year. Doesn’t count [not a complete list]: 1) Stepparent income toward a child, if biological/adoptive parent lives in the home; 2) Parent or Spouse income of disabled or blind person (age 18-21), regardless of whether disabled person lives with his/her parents; 4) Certain cash gift lump sum income (ex: if used for a non-covered prosthetic device); 4) Grandparent or other non-parent relative caretaker income to a child; 4) Income for MA-BC (Breast Cancer) enrollees; 5) Adoption assistance; 6) Food Support Program payments; 7) WIC; 9) SSI received for children < 21; 10) Student financial aid (unless required to work for the aid) • Income standard varies, based on the person’s “basis of eligibility”. Income standards are based on Federal Poverty Guidelines (FPG). • Persons over income may still be MA eligible with a “spenddown”, using paid and unpaid health care expenses (some can be older than 3 months) for anyone in the family; medical insurance premiums; and loan payments (if money from loan was used to directly pay health care providers). Assets: Under \$10,000 for 1; \$20,000 for 2 or more; Self-employed parent’s net capital & operating assets \$200,000. [Exception: No asset limit for pregnant women & children under 21.]
Resident/Citizenship	<ul style="list-style-type: none"> • Minn. resident (date physically present), & intend to stay in Minn.; doesn’t require a fixed or permanent address. • Must be a U.S. Citizen or a noncitizen lawfully residing in the U.S. Non-citizen eligibility depends on status, date of U.S. entry, & possibly sponsor’s income/assets. Refugees are eligible for RMA (Refugee MA) for the 1st 8 months in the U.S. [For more information about immigration statuses eligible for MA, see “Noncitizens and Minnesota Health Care Programs”, and “Noncitizen Information” in this packet. DHS also has a document “Health Care Eligibility for Noncitizens” (June 2008) found on the DHS Website www.dhs.state.mn.us] • Most nonimmigrants (visitors, tourists, or foreign students) and undocumented persons are only eligible for EMA (Emergency Medical Assistance) or CHIP-funded MA (for pregnant women prenatal through 60 days postpartum). • Only persons in the family applying to be covered by benefits need to provide proof of their status.]
Condition	<ul style="list-style-type: none"> • Pregnancy is a basis of eligibility. Enrollees with a “Disabled” basis of eligibility must be certified disabled by the State Medical Review team (SMRT) or the Social Security Administration (SSA). • MA eligibility can go back 3 months prior to the date of application & cover past unpaid medical bills. • For pregnant women, county human services must process a completed MA application within 15 days. • From 7-1-09 to 12-31-10, people \leq age 65 may get MA while being treated for colorectal cancer if they were screened by Minn.Dept. of Health’s Sage Scopes prevention project & are not otherwise eligible for MHCP or other coverage.
Insurance	<ul style="list-style-type: none"> • Can have other insurance (private, employer, TRICARE, or COBRA); other insurance pays before MA pays. • MA may pay the other insurance premium, if determined “cost effective”. [Exception: MA does not pay MCHA (Minnesota Comprehensive Health Association) premiums.] Adult enrollees who have insurance or access to insurance must cooperate to determine if payment of the premiums by MA is cost-effective. • Children remain eligible even if parents don’t cooperate with medical support requirement.
Family	<ul style="list-style-type: none"> • Spenddown: May be responsible for a “spenddown” (like an insurance deductible). [NOTE: MinnesotaCare may be a better program for some – compare MA spenddown amount with MinnesotaCare premium] • Co-pays (an amount you are responsible for) on some services [Exception: No co-pays for: pregnant women and children under 21; or persons on Refugee Medical Assistance (RMA)].

***PASS** (Plan to Achieve Self Support): certain income and assets can be excluded for eligibility if Blind or Disabled basis of eligibility.