

Highlights of MN Health Care Programs

Work Incentives Connection Fact Sheet #6

July 2018

Healthcare programs for people with disabilities

Medical Assistance (MA) for certified disabled	MA for Employed People with Disabilities (MA-EPD)	Medicare
Provides necessary medical services for elderly, and people with disabilities.	Provides necessary medical services for people with disabilities 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: \$1,012/month, if single \$1,372/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: \$134 premium (2018) unless income over \$85,000 single or \$170,000 couple Part D - Prescription Drug coverage Deductibles, co-pays, and coinsurance vary with Parts A, B, and D.
Special Rules: SSI 1619(b): Allows those who lose SSI cash payments due to earnings to continue receiving Medical Assistance at no cost after SSI cash payments stop. Cannot have more than \$2,000 in assets. Annual income limit \$53,154 (or higher with higher medical expenses).	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: 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: Call 1-800-MEDICARE (800-633-4227) or TTY: 877-486-2048 Website: www.medicare.gov

See next page for more health care options...

Income Based Healthcare programs in Minnesota (Do not need Disability decision) . . .

<p>Medical Assistance (MA) for Adult without children</p>	<p>MinnesotaCare</p>	<p>MN SURE</p>
<p>Provides necessary medical services for adults under age 65 without children who have low income.</p>	<p>Provides health coverage for low-income people who do not have access to insurance.</p>	<p>Minnesota’s Marketplace to private insurance plans that may be subsidized by the tax credits.</p>
<p>Asset Limits: None</p>	<p>Asset Limits: None</p>	<p>Asset Limits: None</p>
<p>Income Limits: \$1,345/month if single \$1,824/month for a couple (Income limits for children are much higher)</p>	<p>Income Limits \$2,010/month, if single (\$24,120 annual) \$2,707/month household of 2 (\$32,480 annual) (Income limits for more in household are higher)</p>	<p>Income Limits: None</p>
<p>Costs: No cost except co-pays for certain services.</p>	<p>Costs: Must pay a monthly premium, based on family size, income and the number of persons covered. Co-pays for certain services.</p>	<p>Costs: Premium, deductible, and other out of pocket costs vary by policy. Tax credit eligibility depends on annual adjusted income and household size.</p>
<p>Special Rules: People eligible for SSI and/or Medicare are not eligible</p>	<p>Special Rules: For those not eligible for other insurance, including Medicare. Does not cover personal care or other long-term services.</p>	<p>Special Rules: MN SURE website will screen candidates for free or lower cost government healthcare programs</p>
<p>For more info: Website: to preview plans, apply for tax credits, and enroll in healthcare plans www.MNSURE.org For questions call: 1-855-366-7873</p>	<p>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</p>	<p>For more info: Website: to preview plans, apply for tax credits, and enroll in healthcare plans www.MNSURE.org For questions call: 1-855-366-7873</p>

This fact sheet is just a basic guide to the different health care options for people in Minnesota with disabilities. 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 July 1, 2018.**

