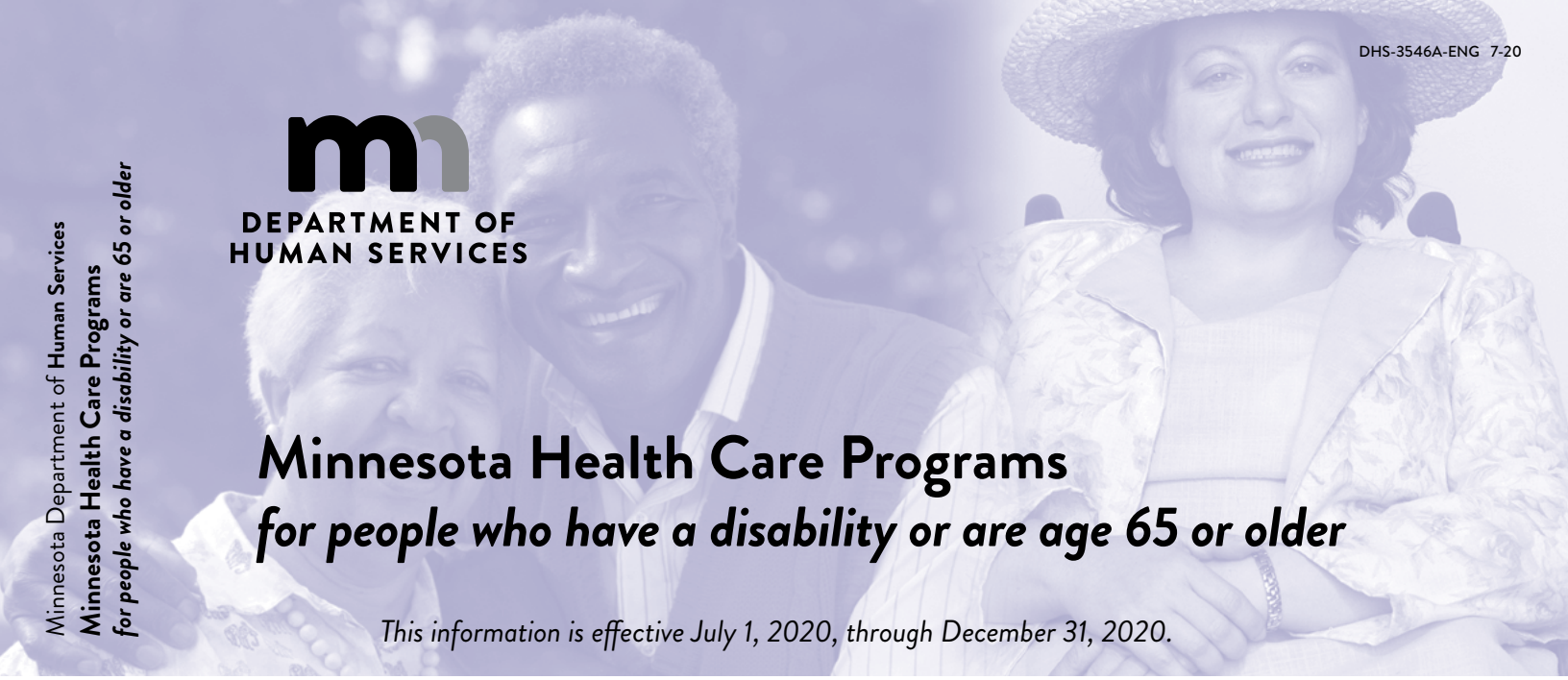

DEPARTMENT OF HUMAN SERVICES

Minnesota Department of Human Services
Minnesota Health Care Programs
for people who have a disability or are 65 or older

Minnesota Health Care Programs
for people who have a disability or are age 65 or older

This information is effective July 1, 2020, through December 31, 2020.

You should also read the "Minnesota Health Care Programs" brochure (DHS-3182) because it provides:

- General program information and
- Information about how to apply.

You can get the brochure from:

- Your county human services or social services office
- Department of Human Services (DHS) at 651-431-2670 (Twin Cities metro area) or 800-657-3739 (outside Twin Cities metro area)
- The website at: https://edocs.dhs.state.mn.us/lfserver/Public/DHS-3182-ENG

If you have questions after reading this brochure, contact your county human services agency or call the Senior LinkAge Line® at 800-333-2433 or the Disability Hub MN™ at 866-333-2466.

TEFRA (Tax Equity and Fiscal Responsibility Act)

The TEFRA option provides Medical Assistance (MA) eligibility to some children with disabilities who live with their families. This program allows a child to be eligible for MA without counting parents' income. Parents may be required to pay a fee based upon income. TEFRA provides the same covered services as MA.

To qualify for TEFRA, a child must meet ALL of the following conditions:

- Be under age 19
- Have a disability determination from the State Medical Review Team (SMRT)
- Need a certain level of home health care to stay at home. That level would compare to the level of care provided in a hospital, nursing home or an intermediate care facility for persons with developmental disabilities (ICF/DD)
- The cost to MA for home care must not be more than MA would pay for the child's care in a medical facility
- Live with at least one parent
- Meet income limits using the child's income only

Over ➔

Medical Assistance for Employed Persons with Disabilities (MA-EPD)

MA-EPD can help working people with disabilities pay their current and future medical bills. MA-EPD allows working people with disabilities to qualify for MA under higher income and asset limits. To qualify you must:

- Be certified disabled by either the Social Security Administration (SSA) or State Medical Review Team (SMRT)
- Be employed, and have required taxes withheld or paid from earned income
- Earn more than $65 each month
- Meet asset limits
- Pay a premium if required

For MA-EPD, you will pay a monthly premium of $35 or more. The amount is based on your own monthly income. Your spouse's income is not counted. If you have unearned income (like Social Security Disability), you will also pay an unearned income obligation. This is one-half percent of your unearned income. To figure out the amount you will pay, multiply your unearned income by .005. If you give us proof you are an American Indian, you will not pay a monthly premium for MA-EPD.

MA-EPD asset limit

The asset limit is $20,000. Some assets that are not counted include: spouse's assets, retirement accounts, medical expense accounts set up through an employer and certain assets owned by an American Indian.

Waiver Programs

Waiver programs help people meet health needs, get support to stay at home and stay out of medical facilities. They are called home and community-based services waivers.

You must receive a long-term care consultation (LTCC) before these services can be paid. Call your county agency if you have not received an LTCC in the past 60 days to find out what you need to do.

For people under age 65, MA determines eligibility without counting the income or assets of spouses or parents. Also, certain assets owned by an American Indian do not count. For people age 65 or older, income and assets are treated as if the person were being admitted to a nursing home.

The following waiver programs serve people under age 65:

Community Alternative Care (CAC)

CAC is a waiver program for people who have a disability and would need care in a hospital without the help of this program.

Community Access for Disability Inclusion (CADI)

CADI is a waiver program for people who have a disability with medical needs that would need care in a nursing home without the help of this program.

Brain Injury (BI)

BI is a waiver program for people who have traumatic or acquired brain injuries that would need specialized nursing home care or specialized hospital services without the help of this program.

Developmental Disabilities (DD)

DD is a waiver program for people with developmental disabilities or a related condition who would need care in an intermediate care facility for persons with developmental disabilities (ICF/DD) without the help of this program.

The following waiver program serves people age 65 and over:

Elderly Waiver (EW)

EW is for people age 65 or older who would require care in a nursing home without the help of this program. People with income of $2,349 per month or less may qualify and pay a monthly waiver payment. People with income more than $2,349 may qualify if they spend down income by paying medical bills.

Medicare Savings Programs

If you are enrolled or eligible to enroll in Medicare, you may qualify for one of the Medicare Savings Programs. If you qualify, you could save more than $900 a year.

For more information, contact your county human services agency or call the Senior LinkAge Line® at 800-333-2433 or the Disability Hub MN™ at 866-333-2466.

Medicare Savings Programs include:

- Qualified Medicare Beneficiaries (QMB)
- Service Limited Medicare Beneficiaries (SLMB)
- Qualified Individuals (QI)

To qualify for these programs you must:

- Be eligible for or receiving Medicare Part A
- Be willing to assign any medical insurance benefits to the Minnesota Department of Human Services
- Meet program income and asset limits

QMB, SLMB and QI asset limits

The asset limits are $10,000 for one person and $18,000 for a family of two or more. Certain assets owned by an American Indian do not count.

Qualified Medicare Beneficiaries (QMB)

The QMB program pays for Medicare Part A and B premiums, Medicare deductibles, co-insurance and copayments.

QMB income limits

Family size	1	2	3
Monthly limit	$1,084	$1,458	$1,832

Service Limited Medicare Beneficiaries (SLMB)

The SLMB program pays Medicare Part B premiums. SLMB may go back three months from when you turn in your application.

SLMB income limits

Family size	1	2	3
Monthly limit	$1,296	$1,744	$2,192

Qualified Individuals (QI)

The QI Program pays for Medicare Part B premiums.

QI income limits

Family size	1	2	3
Monthly limit	$1,456	$1,960	$2,464

Qualified Working Disabled (QWD)

The QWD program can pay Medicare Part A premiums if you can no longer get free Medicare Part A due to your income. If you are eligible for MA, you cannot get QWD.

To qualify for QWD you must:

- Be eligible to enroll in Medicare Part A
- Meet the income and asset limits

QWD income limits

Family size	1	2	3
Monthly limit	$2,147	$2,894	$3,641

QWD asset limits

The asset limits are $4,000 for a family of one and $6,000 for a family of two or more. Certain assets owned by an American Indian do not count.

Attention. If you need free help interpreting this document, ask your worker or call the number below for your language.

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ملاحظة: إذا أردت مساعدة مجانية لترجمة هذه الوثيقة، اطلب ذلك من مشرفك أو اتصل على الرقم 1-800-358-0377.

သတိ။ ဤစာရွက်စာတမ်းအားအခမဲ့ဘာသာပြန်ပေးခြင်း အကူအညီလိုအပ်ပါက၊ သင့်လူမှုရေးအလုပ်သမား အားမေးမြန်း ခြင်းသို့ မဟုတ် 1-844-217-3563 ကိုခေါ်ဆိုပါ။

កំណត់សំគាល់ ។ បើអ្នកត្រូវការជំនួយក្នុងការបកប្រែឯកសារនេះដោយឥតគិតថ្លៃ សូមសួរអ្នកកាន់សំណុំរឿង របស់អ្នក ឬហៅទូរស័ព្ទមកលេខ 1-888-468-3787 ។

請注意，如果您需要免費協助傳譯這份文件，請告訴您的工作人員或撥打1-844-217-3564。

Attention. Si vous avez besoin d’une aide gratuite pour interpréter le présent document, demandez à votre agent chargé du traitement de cas ou appelez le 1-844-217-3548.

Thov ua twb zoo nyeem. Yog hais tias koj xav tau kev pab txhais lus rau tsab ntaub ntawv no pub dawb, ces nug koj tus neeg lis dej num los sis hu rau 1-888-486-8377.

ဟ်သူဉ်ဟ်သးဘဉ်တက့ၢ်. ဖဲနမ့ၢ်လိဉ်ဘဉ်တၢ်မၤစၢၤကလီလၢတၢ်ကကျိးထံဝဲဒဉ်လံာ် တီလံာ်မိတခါအံၤန့ဉ်,သံကွၢ်ဘဉ်ပှၤဂ့ၢ်ဝိအပှၤမၤစၢၤတၢ်လၢနဂီၢ်မ့တမ့ၢ်ကိးဘဉ် 1-844-217-3549 တက့ၢ်.

알려드립니다. 이 문서에 대한 이해를 돕기 위해 무료로 제공되는 도움을 받으시려면 담당자에게 문의하시거나 1-844-217-3565으로 연락하십시오.

ໂປຣດຊາບ. ຖ້າຫາກ ທ່ານຕ້ອງການການຊ່ວຍເຫຼືອໃນການແປເອກະສານນີ້ຟຣີ, ຈົ່ງຖາມພະນັກງານກໍາກັບການຊ່ວຍເຫຼືອ ຂອງທ່ານ ຫຼື ໂທຣໄປທີ່ 1-888-487-8251.

Hubachiisa. Dokumentiin kun tola akka siif hiikamu gargaarsa hoo feete, hojjettoota kee gaafadhu ykn afaan ati dubbattuuf bilbili 1-888-234-3798.

Внимание: если вам нужна бесплатная помощь в устном переводе данного документа, обратитесь к своему социальному работнику или позвоните по телефону 1-888-562-5877.

Digniin. Haddii aad u baahantahay caawimaad lacag-la’aan ah ee tarjumaadda qoraalkan, hawlwadeenkaaga weydiiso ama wac lambarka 1-888-547-8829.

Atención. Si desea recibir asistencia gratuita para interpretar este documento, comuníquese con su trabajador o llame al 1-888-428-3438.

Chú ý. Nếu quý vị cần được giúp đỡ dịch tài liệu này miễn phí, xin gọi nhân viên xã hội của quý vị hoặc gọi số 1-888-554-8759.

LB1 (8-16)

ADA1 (2-18)

ADA Advisory

For accessible formats of this information or assistance with additional equal access to human services, write to DHS.info@state.mn.us, call 800-657-3739, or use your preferred relay service.