Medical Assistance benefits for former foster care youth

April 2018

The Affordable Care Act (Section 2004) extends Medical Assistance benefits to youth leaving foster care on or after their 18th birthday up to age 26. This became effective Jan. 1, 2014. Minnesota law also supports this Medical Assistance category.

Who is eligible?

The Affordable Care Act created a new Medical Assistance eligibility category for those who were in foster care on or after their 18th birthday and on Medical Assistance or MinnesotaCare, and who do not meet Medical Assistance eligibility under another basis other than the new adults without children group. This new eligibility category extends coverage to both former federal foster care Title IV-E and non-Title IV-E children.

To qualify for the new Medical Assistance category, an individual must meet the following criteria:

- Is under age 26
- Was in foster care in Minnesota
- Had foster care end at age 18 or older, and
- Was enrolled in Medical Assistance or MinnesotaCare at the time foster care ended.

Individuals who meet the criteria, and who are not otherwise eligible for Medical Assistance as a child under age 21, a pregnant woman, a parent, or a person who receives Supplemental Security Income and is blind or has a disability, qualify for Medical Assistance as a former foster care youth through the month of their 26th birthday.

The former foster care category of Medical Assistance also includes individuals who turned 18, or aged out of foster care prior to Jan. 1, 2014. For example, applicants who were age 23 in January 2018, and who were receiving Medical Assistance at the time they turned 18 (in 2013), may qualify for Medical Assistance under the former foster care category.

The former foster care category of Medical Assistance does not include individuals who were in foster care in another state, or whose foster care in Minnesota ended for reasons other than aging out at age 18 or older.

Eligibility is determined without regard to income and assets. Household composition is not a factor for this category.

Why are these benefits available?

Children in foster care have unique health care needs. Foster youth have high rates of chronic medical conditions and mental health needs. These needs may be attributed, in part, to the high rate of trauma they experience.
“An extensive and growing body of research documents that adverse childhood experiences, those causing toxic levels of stress or trauma before age 18, are specifically linked to poor physical and mental health, [and] chronic disease,” according to “Adverse Childhood Experiences in Minnesota, Findings and Recommendations Based on the 2011 Minnesota Behavioral Risk Factor Surveillance System.”

Between 35-60 percent of children entering foster care have at least one chronic or acute physical health condition that needs treatment such as failure to thrive, asthma, obesity, vision impairment, hearing loss, neurological problems and sexually transmitted diseases, according to the Congressional Research Service. Additionally, as many as 50-75 percent of children in care exhibit issues that warrant mental health services.

Recognizing the health care needs of children in foster care, the Affordable Care Act extends Medical Assistance eligibility for youth leaving foster care at age 18 or older to age 26. This eligibility extension was created to seek parity with young adults who can remain on their parents’ health insurance until age 26.

**What is the application process?**

Direct individuals who are interested in applying for Medical Assistance for former foster care youth to the [MNsure website](https://www.mn.gov/health/bluecrossblueshield/mnsure/index.jsp).

Individuals do not need to apply specifically for this Medical Assistance eligibility category. They apply for help to pay for health care, and the system determines whether they qualify for Medical Assistance under the former foster care category or another category of Medical Assistance, MinnesotaCare, or enrollment in a Qualified Health Plan with or without Advanced Premium Tax Credit. Individuals must create an account to apply online.

The online application includes a series of questions designed to identify applicants who qualify for Medical Assistance as former foster care youth including;

a) Were you ever in foster care in Minnesota? (If yes, question b appears)

b) Did foster care stop when you were age 18 or older? (If yes, question c appears)

c) Were you on Medical Assistance or MinnesotaCare at the time foster care ended?

**Who can answer questions about the benefits?**

MinnesotaCare Operations, counties and tribal agency staff should submit policy questions to [HealthQuest](https://www.healthquest.state.mn.us). All others should direct questions to:

Health Care Eligibility and Access Division
P.O. Box 64989
540 Cedar Street
St. Paul, MN 55164-0989

For other questions, contact Tamara Moore in the Child Safety and Permanency Division at 651-431-4685 or [tamara.moore@state.mn.us](mailto:tamara.moore@state.mn.us).

For accessible formats of this publication or assistance with additional equal access to human services, write to [dhs.info@state.mn.us](mailto:dhs.info@state.mn.us), call 651-431-4000 or use your preferred relay service.