

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **10-Day Notice**

Notification sent to the client at least ten calendar days before the effective date of an agency action. Most adverse actions, such as denial, reduction, or termination of health care benefits, require ten-day notice.

### **1619a and 1619b**

Provisions of the Social Security Act which allow certain employed people who would otherwise be ineligible to retain SSI status. The Social Security Administration certifies people for 1619(a) and 1619(b) eligibility. People with 1619(a) or 1619(b) status retain their MA eligibility under the SSI related category if they received MA the month before certification for 1619(a) or 1619(b).

### **1619a Social Security Act**

A provision allowing continued SSI and MA eligibility for people who would otherwise lose SSI because of a demonstrated ability to work.

### **1619b Social Security Act**

A provision allowing continued MA eligibility for people who become ineligible for SSI benefits under 1619(a) due to excess income.

### **18-Month Rule**

One of the insurance barriers for MinnesotaCare. The 18-month rule requires that some people can not have current coverage or access to ESI. It also restricts eligibility for some people who have had access to ESI in the past 18 months if the client stopped the insurance or if the employer chose to drop coverage.

### **4-Month Rule**

One of the insurance barriers for MinnesotaCare. The four-month rule requires some people to have been uninsured for four months before they can enroll in MinnesotaCare.

### **60-Day Postpartum Period**

The 60-day period following the end of a pregnancy.

### **AC**

Alternative Care. A state-funded program, administered by county social services agencies, which provides home and community-based services for clients age 65 or older in an effort to keep the client in the community and avoid a nursing facility placement.

### **Access Services**

Transportation and services needed to help clients obtain medically necessary health care. These services may be provided by a health plan, a county agency or MinnesotaCare Operations.

### **Acknowledgment of Paternity**

A legal Declaration of Parentage (DOP) or Recognition of Parentage (ROP) signed by both the mother and father of a child born to a woman who was not married to the child's father when the child was conceived nor when the child was born, declaring that they are the biological parents of the child. The DOP is valid only if it was executed before August 1, 1995. For documents executed on or after August 1, 1995, only the ROP is valid.

### **Actual Income**

Income a client concretely receives.

### **Addendum**

Obsolete.

### **Adequate Compensation**

Receipt of the fair market value, or other compensation equal to the fair market value, in exchange

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for the transfer or sale of real or personal property.

### **Adequate Notice**

A notice sent no later than the date of action.

### **Adjudication of Paternity**

Determination of the identity of a child's father by a court.

### **Adoption Assistance**

An adoption assistance grant provided to adoptive parents. It is funded either federally through Title IV-E of the Social Security Act or by the State under Minnesota Statutes, section 259.67.

### **AFB**

Annuity-Funded Burial. An annuity contract with an irrevocable designation of the cash surrender value (CSV) to a funeral provider as the primary beneficiary. The value of the contract is to be paid to a funeral provider in exchange for agreed-upon goods and services.

### **AFDC**

Aid to Families with Dependent Children. The program formerly authorized under Title IV-A of the Social Security Act to provide financial assistance and social services to needy families with dependent children. AFDC was replaced by the Temporary Assistance to Needy Families (TANF) block grant in 1996. Minnesota's TANF program is the Minnesota Family Investment Program (MFIP).

### **Affidavit of Collection of Personal Property**

A method of recovering MA payments from the estate of a deceased person.

### **Aged**

Age 65 or older. Used interchangeably with elderly.

### **Aid to Families with Dependent Children (AFDC)**

The program formerly authorized under Title IV-A of the Social Security Act to provide financial assistance and social services to needy families with dependent children. AFDC was replaced by the Temporary Assistance to Needy Families (TANF) block grant in 1996. Minnesota's TANF program is the Minnesota Family Investment Program (MFIP).

### **Alimony**

Obsolete term for spousal maintenance. An allowance for support that a court orders a person to pay to his or her current or former spouse.

### **Allocation**

A deduction from the income of a long-term care facility resident or a person receiving Elderly Waiver services for the maintenance needs of certain relatives.

### **Alternative Care (AC)**

A state-funded program, administered by county social services agencies, which provides home and community-based services for clients age 65 or older in an effort to keep the client in the community and avoid a nursing facility placement.

### **Amortization**

A deduction for costs of starting a business that is deducted from the business income over a period of time.

### **Annuitant**

The person who is entitled to payments under the settlement option of an annuity.

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### **Annuitization**

The point in time when an annuity's settlement option is chosen.

### **Annuity**

A contract purchased by a person in which another party (the insurer) agrees to pay the purchaser or the person the purchaser appoints (the annuitant) a stipulated amount over a period of time.

### **Annuity-Funded Burial (AFB)**

An annuity contract with an irrevocable designation of the cash surrender value (CSV) to a funeral provider as the primary beneficiary. The value of the contract is to be paid to a funeral provider in exchange for agreed-upon goods and services.

### **Anticipated Income**

Income the client can reasonably expect to receive in the future.

### **Appeal**

A client's or authorized representative's request to the State of Minnesota appeals section for review of the state or a county agency's action or inaction or for review of a managed care health plan's medical service or payment issues. Also known as a Fair Hearing.

### **Applicant**

A person who has submitted a request for coverage for whom no decision has been made regarding eligibility.

### **Application**

A request for Minnesota Health Care Programs coverage. The request may be a signed and dated application form or any other signed and dated request containing the applicant's name and address. The applicant must submit a completed application form to complete the application process.

### **Arrearages**

Payments of child support which were due for a prior period.

### **Asset Conversion**

A change from one type of asset to another.

### **Asset Limit**

The amount of net countable assets a client may own or have available to them and remain eligible for a health care program.

### **Assets**

Real and personal property owned wholly or in part by the client.

### **Assignment**

To transfer legal claim, such as assignment of benefits available through other health coverage or medical support.

### **Associated Recipient**

A Minnesota Health Care Program household member whose health care expenses are used to meet another household member's medical spenddown.

### **Authorized Representative**

A person authorized to act on a client's behalf for any of the Minnesota Health Care Programs (MHCP). An authorized representative may be designated by the client and may exercise all the rights and responsibilities of a client.

### **Auto Newborn**

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A basis of eligibility for a child who receives automatic MA or MCRE eligibility through the month of his/her first birthday. The child's mother must have been enrolled in a Minnesota Health Care Program during the month of birth and the child must continue to live with the mother in Minnesota.

### **Availability**

Client's ability to gain access to income or to use, sell, or liquidate assets they own.

### **Basis of Eligibility**

An identifying characteristic of a category of people specified as potentially eligible for MA. People without one of the specified characteristics are ineligible for MA but may be eligible for GAMC or MCRE.

### **Battered Noncitizen**

A noncitizen who is the spouse or child of a U.S. citizen or Lawful Permanent Resident (LPR) and who has been battered or subject to extreme cruelty in the U.S. by a family member residing in the same household.

### **BEER**

Beneficiary Earnings and Exchange Record. A monthly IEVS tape exchange between the Social Security Administration and DHS reporting wages, self-employment, and federal pension earnings from federal tax returns. The original source is the Internal Revenue Service.

### **Beneficiary**

The person named to receive benefits or payments (for example, social security payments or payments from a life insurance policy or trust).

### **Beneficiary Data Exchange (BNDX)**

A monthly IEVS tape exchange between the Social Security Administration and DHS. The report provides information on RSDI and Medicare.

### **Beneficiary Earnings and Exchange Record (BEER)**

A monthly IEVS tape exchange between the Social Security Administration and DHS reporting wages, self-employment, and federal pension earnings from federal tax returns. The original source is the Internal Revenue Service.

### **Benefit Recovery Section (BRS)**

A section of DHS which pursues collection of third party payments and determines if health insurance is cost-effective.

### **BFE**

Burial Fund Exclusion. Allows clients to set aside, or designate, up to \$1500 in assets to cover certain burial expenses. Assets designated toward the BFE are not counted in the client's net asset total.

### **Blind**

A basis of eligibility for a person without vision, or who meets specific limited-vision conditions.

### **BNDX**

Beneficiary Data Exchange. A monthly IEVS tape exchange between the Social Security Administration and DHS. The report provides information on RSDI and Medicare.

### **BRS**

Benefit Recovery Section. A section of DHS which pursues collection of third party payments and determines if health insurance is cost-effective.

### **BS**

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**Burial Space.** Any repository for the remains of the deceased such as cemetery plots, urns, niches, crypts, and caskets.

### **BSI**

**Burial Space Items.** Items which add to or improve BURIAL SPACES such as markers, engraving, vaults, opening and closing of the grave, and one time charges for preservation/care of the space (perpetual care).

### **Burial Agreement**

An arrangement in which funds are deposited with a funeral director to be used for funeral expenses. The agreement may cover funeral and professional services, burial space items, or both. The money is usually held in trust by a bank or other financial institution unless the agreement is funded by an insurance policy or annuity. Burial agreements may be revocable or irrevocable.

### **Burial Fund Exclusion (BFE)**

The Burial Fund Exclusion (BFE) allows clients to set aside, or designate, up to \$1500 in assets to cover certain burial expenses. Assets designated toward the BFE are not counted in the client's net asset total.

### **Burial Funds**

Funds paid or designated in advance for funeral expenses, including but not limited to burial agreements. Burial funds provide for preparation of the body, cremation, or burial services.

### **Burial Service**

These are services which are pre-paid in a burial agreement.

### **Burial Space (BS)**

Any repository for the remains of the deceased such as cemetery plots, urns, niches, crypts, and caskets.

### **Burial Space Item (BSI)**

Items which add to or improve burial spaces such as markers, engraving, vaults, opening and closing of the grave and one-time charges for preservation/care of the space (perpetual care).

### **Business Day**

Any working day (Monday through Friday) that does not fall on a state holiday.

### **Buy-In**

The process of having some or all of the client's Medicare costs paid through MA.

### **C&TC**

**Child and Teen Checkups.** A component of MA and MinnesotaCare that promotes preventive health care for children from birth to age 21. This program is federally known as the Early and Periodic Screening, Diagnosis, and Treatment (EPSDT) Program.

### **C-Corporation**

A corporation in which shareholders receive profits in the form of dividends. Shareholders who perform work for the corporation also receive wages. The corporation must file a corporate tax return.

### **CAC**

**Community Alternative Care.** A federally approved home and community based services waiver program for chronically ill people under age 65.

### **CADI**

**Community Alternatives for Disabled Individuals.** A federally approved home and community-based waiver program for people under age 65 who would otherwise require the level of care provided in a

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nursing facility.

### **CAF**

Combined Application Form. A form on which people can apply for multiple programs administered by DHS, including but not limited to General Assistance (GA), General Assistance Medical Care (GAMC), Food Support (FS), Minnesota Family Investment Program (MFIP) Medical Assistance (MA), Minnesota Supplemental Aid (MSA), Emergency Assistance (EA) and Emergency Medical Assistance (EMA).

### **CAI**

Cash Advance Items. Items pre-paid in a burial agreement for items above and beyond basic burial services such as flowers, music, obituary notices and motor escort.

### **Capital Asset**

Real or personal property used in a trade or business with a useful life of one year or more.

### **Capital Expenditure**

Payment made to purchase or improve property with a useful life of more than one year.

### **Capital Gain**

Profit from the sale or exchange of business or personal assets. An asset owned and sold within a year is a short term capital gain. An asset owned for more than one year and is a long term capital gain.

### **Capital Loss**

Loss from the sale or exchange of business or personal assets. An asset owned and sold within a year is a short term capital loss. An asset owned for more than one year and sold is a long term capital loss.

### **Capitation**

A method of payment for health services that involves a monthly per person rate paid on a prospective basis to a managed care organization. Capitation occurs six working days before the end of the month.

### **Capitation Date**

The monthly date on which DHS sends capitation payments to health plans.

### **Caregiver**

Obsolete term for caretaker. Caretaker: A person who provides care and support to a minor child. The person may or may not be coverage through the Minnesota Health Care Programs and may or may not be considered part of the child's household.

### **Caretaker**

A person who provides care and support to a minor child. The person may or may not be covered and may or may not be considered part of the child's household.

### **Carry Forward Net Operating Loss (NOL)**

A federal tax deduction used when allowable business deductions exceed gross receipts for the tax year. The business loss may be carried over into future years.

### **Case Management**

1. A method of providing health care in which the managed health care organization (MCO) coordinates the provision of health services to a managed care enrollee. 2. Services not normally covered by MA that may be covered under a waiver for people with severe and persistent mental illness.

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### **Cash Advance Items (CAI)**

Items pre-paid in a burial agreement for items above and beyond basic burial services such as flowers, music, obituary notices and motor escort.

### **Cash Assistance Programs**

General Assistance (GA), Group Residential Housing (GRH), Minnesota Family Investment Program (MFIP), Minnesota Supplemental Aid (MSA), Refugee Cash Assistance (RCA) and emergency cash programs.

### **Cash Programs**

General Assistance (GA), Group Residential Housing (GRH), Minnesota Family Investment Program (MFIP), Minnesota Supplemental Aid (MSA), Refugee Cash Assistance (RCA) and emergency programs.

### **Cash Surrender Value (CSV)**

The amount the life insurance policy owner would receive if the policy were cashed in.

### **Cause of Action**

A lawsuit.

### **Center for Victims of Torture (CVT)**

A Minnesota-based private, nonprofit, nonpartisan organization founded in 1985. CVT exists to heal the wounds of government-sponsored torture on individuals, their families, and communities and to stop its practice.

### **Centers for Medicare and Medicaid Services (CMS)**

Administers the Medicare program and works in partnership with the States to administer Medicaid and other programs. Formerly known as HCFA.

### **Certificate of Coverage (COC)**

A summary of a health insurance plan's covered services, grievance and appeal processes for the policyholder. Also referred to as member contract or evidence of coverage, provided by the managed care organization.

### **Certificate of Creditable Coverage (COCC)**

Documentation of a person's creditable coverage. People can present certificates of creditable coverage to their new health plans to prove that they had previous coverage.

### **Certification Period**

The period of time for which a client is eligible before the next renewal is processed. It is also the period of time for which income is calculated to determine income eligibility as well as premium or spenddown amounts.

### **CHAMPUS**

Former name of TRICARE. A Department of Defense health insurance program providing coverage to active-duty and non-active duty members of the armed forces and their dependents, and certain civilian employees. This program was formerly known as CHAMPUS.

### **CHAMPVA**

A Department of Veterans' Affairs program that provides health care coverage for the spouse and children of certain disabled or deceased veterans. This coverage is provided for these family members if they are not eligible for TRICARE benefits.

### **Child**

A person under age 21.

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### **Child & Teen Checkups (C&TC)**

A component of MA and MinnesotaCare that promotes preventive health care for children from birth to age 21. This program is federally known as the Early and Periodic Screening, Diagnosis, and Treatment (EPSDT) Program.

### **Child Care Assistance**

Program available to help low- and moderate-income families pursue employment or education leading to economic self-sufficiency by subsidizing their child care.

### **Child Support**

A voluntary or court-ordered payment by non-custodial parents for the support of their children.

### **Children's Health Plan (CHP)**

The forerunner of the MinnesotaCare program. CHP began in 1988 and provided comprehensive outpatient health care coverage for children ages 1-17. It was discontinued in 1993, and all children covered at that time were converted to MinnesotaCare.

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### **Civil Recovery**

Recovery of an overpayment through the civil judicial process rather than the criminal process.

### **Claims History Profile**

A list of amounts the State of Minnesota has paid for medical services, whether it is the capitation amount or the actual cost of fee-for-service expenses.

### **Client**

A person who is an applicant or enrollee.

### **Client Option Spenddown**

A method for clients to pre-pay a medical spenddown to DHS. Is only available to clients with an automated monthly spenddown.

### **Clothing and Personal Needs Allowance**

The amount of monthly income institutionalized clients may keep or receive for their day-to-day expenses.

### **CMS**

Centers for Medicare and Medicaid Services. Administers the Medicare program and works in partnership with the States to administer Medicaid and other programs. Formerly known as HCFA.

### **Co-Insurance**

An insured person's share of the cost of treatment. For example, if an insurance policy covers 80% of the cost, the co-insurance amount is 20%.

### **Co-Payment**

A fixed amount a person is required to pay for each episode of a particular treatment, medical supply, or equipment. For example, a policy might require a \$5 co-payment for each prescription while the insurance pays the remainder.

### **COBRA Coverage**

A provision of the Consolidated Omnibus Budget Reconciliation Act (COBRA) which requires employers to allow former employees to continue coverage through the employer's group plan for 18



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months after the employment has ended (29 months if the employee is disabled). In most cases, the former employee must pay the full cost of COBRA coverage.

### **COC**

Certificate of Coverage. A summary of a health insurance plan's covered services, grievance and appeal processes for the policyholder. Also referred to as member contract or evidence of coverage provided by the managed care organization.

### **COCC**

Certificate of Creditable Coverage. Documentation of a person's creditable coverage. People can present certificates of creditable coverage to their new health plans to prove that they had previous coverage.

### **COLA**

Cost of Living Adjustment. An increase in income to compensate for inflation.

### **Combined Application Form (CAF)**

A form on which people can apply for multiple programs administered by DHS, including but not limited to General Assistance (GA), General Assistance Medical Care (GAMC), Food Support (FS), Minnesota Family Investment Program (MFIP) Medical Assistance (MA), Minnesota Supplemental Aid (MSA), Emergency Assistance (EA) and Emergency Medical Assistance (EMA).

### **Community Alternative Care (CAC)**

A federally approved home and community based services waiver program for chronically ill people under age 65.

### **Community Alternatives for Disabled Individuals (CADI)**

A federally approved home and community-based waiver program for people under age 65 who would otherwise require the level of care provided in a nursing facility.

### **Community Spouse**

The spouse of a person residing in a medical institution or long-term care facility (LTCF), or a person receiving Elderly Waiver (EW) services. The community spouse cannot be residing in an institution or LTCF or be receiving EW services.

### **Comprehensive Coverage**

A term used by insurance companies to describe a broad range of covered services including the diagnosis and treatment of most illnesses and injuries. Coverage may vary under individual policies.

### **Confidential Data**

Data that is not available to the public or the subject of the data under MN State Law.

### **Conservator**

A person, official, or institution designated to protect the interests of an incompetent person. A conservator has some, but not all, of the duties and powers of a legal guardian and is not counted in the person's household for any of the health care programs.

### **Continuous Enrollment**

Enrollment in MinnesotaCare, MA or GAMC with a break in coverage of less than one calendar month.

### **Continuous LTC/EW Period**

A 30 consecutive day period of time in which a person is expected to stay in a medical or LTC facility, or receive home and community-based services that are included under Elderly Waiver (EW). The 30 consecutive day period begins on the date of entry into a medical or LTC facility, or the date the qualifying home and community-based services begin. The term used by the federal Medicaid

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program is Continuous Period of Institutionalization.

### **Continuous Period of Institutionalization**

Obsolete term for Continuous LTC/EW Period. Continuous LTC/EW Period: A 30 consecutive day period of time in which a person is expected to stay in a medical or LTC facility, or receive home and community-based services that are included under Elderly Waiver (EW). The 30 consecutive day period begins on the date of entry into a medical or LTC facility, or the date the qualifying home and community-based services begin. The term used by the federal Medicaid program is Continuous Period of Institutionalization.

### **Contract for Deed**

A conditional sales contract for purchase of real property. The contract is held by a private party as opposed to a lending institution.

### **Corpus (re Trusts)**

Income and/or assets that form the main body of a trust. Assets or income in the trust corpus may be available to a person but the person no longer owns them. Also known as the trust principal.

### **Cost of Living Adjustment (COLA)**

An increase in income to compensate for inflation.

### **Cost-Sharing**

An enrollee's financial responsibility for health care program coverage such as a co-payment premium or spenddown.

### **County Agency**

The local human services office responsible for determining eligibility for Minnesota Health Care Programs.

### **County of Financial Responsibility**

The county responsible for the county costs of an enrollee's MA or GAMC.

### **County-Based Purchasing**

An option that allows counties to choose to assume the responsibility for purchasing health services for enrollees who are eligible for PMAP.

### **Creditable Coverage**

Creditable coverage gives people credit for previous health insurance coverage when they move to new health plans to reduce the exclusion period that may be imposed due to pre-existing conditions. A person with creditable coverage must be allowed special enrollment in a health plan at a time other than the employer's open enrollment period.

### **Cremation Society Agreement (CSA)**

This type of burial agreement is an agreement in which funds are pre-paid for burial through a cremation society.

### **CSV**

Cash Surrender Value. The amount the life insurance policy owner would receive if the policy were cashed in.

### **Current Contact**

The household of a MinnesotaCare applicant in which at least one other household member is eligible for MHCP, Food Support, or a cash assistance program; is being terminated from MHCP or MFIP; or is being denied MHCP coverage.

### **Custodial Parent**

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A parent who has physical custody of his or her minor child.

### **Cutoff Date**

The date by which information must be entered in the health care eligibility system to effect a change for the following month.

### **CVT**

Center for Victims of Torture. A Minnesota-based private, nonprofit, nonpartisan organization founded in 1985. CVT exists to heal the wounds of government-sponsored torture on individuals, their families, and communities and to stop its practice.

### **Declaration of Parentage (DOP)**

A form that serves as an acknowledgement of paternity. This form may be signed before or after the child's birth. To be valid it must have been executed before August 1, 1995. Notarized signatures of both parents must be on the form.

### **Deductible**

The amount of health care expenses an insured person is required to incur before benefits are payable under a health insurance policy. For example, if an insured person has a \$1000 deductible, he or she must incur \$1000 in medical costs before the policy begins paying benefits.

### **Deduction**

An amount allowed to reduce a person's total net income because its use or intended use is for certain specific expenses.

### **Deed**

Legal document which conveys ownership of property between parties.

### **Deem**

To count the income or assets of one person when determining the eligibility of another.

### **Deemed SSI Recipient**

An individual who for MA purposes is considered to be receiving SSI. This includes people eligible under 1619(a) and (b); children eligible under the TEFRA waiver; people eligible for the Pickle disregard; Disabled Adult Children; Disabled Widows and Widowers; and people not receiving SSI payment because of recoupment or 1-month suspension due to excess income.

### **Denial**

The act of disapproving an application, a request to add a person to coverage, or a request for specific medical services.

### **Dependent Care Deduction**

An income deduction based on the cost of caring for a child or adult.

### **Dependent Child**

A child who lives with a parent, legal guardian, relative caretaker or foster parent and is under age 18 or 18 years old, a full-time student, expected to graduate by age 19.

### **Dependent Health Insurance**

Health insurance coverage offered or provided to the insured's specified dependents.

### **Depreciation**

A federal income tax deduction for the cost of a business asset that gradually loses value through the wear and tear of use.

### **Designated Provider**

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A method for clients to pay their waiver obligation or medical spenddown to a chosen provider. Clients who receive certain types of services may choose the designated provider option. Clients with long-term care spenddowns must use this option.

### **Developmentally Disabled**

People diagnosed with mental retardation or a related condition who have substantial functional limitations or deficits in adaptive behavior and who manifest these conditions before their 21st birthday.

### **DHS**

The Minnesota Department of Human Services.

### **Disability**

A basis of eligibility based on the Social Security Administration (SSA) disability standards. Disability may be determined by the SSA or the State Medical Review Team (SMRT).

### **Disability Insurance**

A policy which pays a fixed amount of income to a person who becomes disabled under the terms of the policy. Disability insurance is intended as an income replacement and is not health insurance.

### **Discretionary Trust**

A trust authorizing the trustee to use full discretion to determine how much is paid out from the trust.

### **Disregard**

An amount not counted when determining a person's total net income.

### **Dividend**

The amount of the profit distribution a shareholder receives or the amount of the surplus distribution a policyholder of a participating insurance policy receives.

### **Dividend Accumulation**

Dividends that the policy holder has left in the custody of the insurer to accumulate interest.

### **Dividend Addition**

Amounts of additional life insurance purchased with dividends.

### **DOP**

Declaration of Parentage. A form that serves as an acknowledgement of paternity. This form may be signed before or after the child's birth. To be valid it must have been executed before August 1, 1995. Notarized signatures of both parents must be on the form.

### **Dual Eligibles**

People enrolled in Medicare Part A or B simultaneously with MA or any of the Medicare savings programs.

### **Earned Income**

Money received from employment or self-employment. This includes but is not limited to salaries, wages, tips, commissions, vacation, and sick pay.

### **Earned Income Credit (EIC)**

A federal tax credit given to low income people. Household members may receive an EIC once a year as a refund or as an advance payment or tax reduction with each paycheck.

### **Earned Income Disregard**

An amount deducted from earned income, as an employment incentive, when determining a client's total net income.

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### **Earned Income Disregard Cycle**

The time period during which the earned income disregard is applied.

### **Effective Date**

The begin date of a specific action such as an approval, denial, closure or other change in eligibility or coverage.

### **Eighteen-Month Rule**

One of the insurance barriers for MinnesotaCare. The 18-month rule requires that some people can not have current coverage or access to ESI. It also restricts eligibility for some people who have had access to ESI in the past 18 months if the client stopped the insurance or if the employer chose to drop coverage.

### **Elderly**

Age 65 or older. Used interchangeably with aged.

### **Elderly Waiver (EW)**

An MA waiver program providing home and community-based services for clients age 65 or older who need a nursing home level of care to enable them to stay in the community.

### **Eligibility Begin Date**

The date a client is eligible for coverage under the Minnesota Health Care Programs.

### **Eligibility Group**

One of four groups assigned to a MinnesotaCare enrollee based on certain characteristics.

### **Eligibility Verification System (EVS)**

DHS's system to verify an enrollee's coverage and eligibility dates under the Minnesota Health Care Programs. Providers contact EVS by phone or online to confirm eligibility.

### **Emancipated Minor**

A person under the age of 18 who is or was married, is on active duty in the uniformed services, or has been declared emancipated by a court.

### **Employer Subsidized Insurance (ESI)**

Insurance coverage offered to employees or dependents for whom the employer pays at least 50% of the cost of coverage.

### **EMV**

Estimated Market Value. The value assigned to real estate by the county assessor for the purpose of levying property taxes. EMV is found on the annual property tax assessment statement.

### **Encumbrance**

A legal claim against real or personal property payable when the property is sold.

### **Enrollee**

A person receiving coverage through a Minnesota Health Care Program or a managed care organization (MCO).

### **EOMB**

Explanation of Medical Benefits. A statement from DHS, an insurance company, or a health plan reporting amounts paid, reduced, or denied for the client's health care expenses.

### **Equity**

The fair market value of real or personal property minus any encumbrances.

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### **Escrow**

A deed, bond, money, or piece of property held in trust by a third party to be turned over to the grantee only on fulfillment of a condition.

### **Estate Claim**

A method of recovering MA from the estate of a deceased person.

### **Estimated Market Value (EMV)**

The value assigned to real estate by the county assessor for the purpose of levying property taxes. EMV is found on the annual property tax assessment statement.

### **EVS**

Eligibility Verification System. DHS's system to verify an enrollee's coverage and eligibility dates under the Minnesota Health Care Programs. Providers contact EVS by phone or online to confirm eligibility.

### **EW**

Elderly Waiver. An MA waiver program providing home and community-based services for clients age 65 or older who need a nursing home level of care to enable them to stay in the community.

### **Excess Assets**

The amount of total countable assets which exceed the client's asset limit.

### **Excluded Income**

Income not counted in determining a client's total net income.

### **Excluded Time**

A service or living arrangement which is a factor in determining a client's county of financial responsibility.

### **Exculpatory Clause**

A provision in a trust that provides for the suspension, termination, limitation or diversion of the principal, income or beneficial interest of a beneficiary if the beneficiary applies for, and is determined eligible for or receives public assistance.

### **Explanation of Medical Benefits (EOMB)**

A statement from DHS, an insurance company, or a health plan reporting amounts paid, reduced, or denied for the client's health care expenses.

### **Face Value (FV)**

The face value of a life insurance policy is the policy's death benefit (the amount paid out at the death of the insured) at the time a life insurance policy is purchased.

### **Fair Market Value (FMV)**

The price an item would sell for on the open market in a local geographic area.

### **Family Support Grant Program**

A state-funded program that provides funds to help families provide home care for dependents with mental retardation or related conditions.

### **FBR**

Federal Benefit Rate. The maximum federal benefit rate for the Supplemental Security Income (SSI) program. This amount is updated each January and is used to determine the Pickle Disregard and the Special Income Standard (SIS) for the Elderly Waiver (EW) program.

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **Federal Benefit Rate (FBR)**

The maximum federal benefit rate for the Supplemental Security Income (SSI) program. This amount is updated each January and is used to determine the Pickle Disregard and the Special Income Standard (SIS) for the Elderly Waiver (EW) program.

### **Federal Financial Participation (FFP)**

Federal reimbursement to DHS for some of the cost of a client's health care services. People must meet certain criteria to be eligible for health care programs with FFP.

### **Federal Income Tax Forms**

The Internal Revenue Service (IRS) forms that people who are not exempt must file annually to establish their federal income tax liability. Federal tax forms usually consist of Form 1040 and various supplemental schedules depending on the taxpayer's circumstances.

### **Federal Poverty Guidelines (FPG)**

The amount of income below which a household of a given size is considered impoverished. The federal government updates the FPG annually. All Minnesota Health Care Programs income standards are based on the FPG.

### **Fee-for-Service**

A method of payment for health services. The medical provider bills the insurer and is paid for specific individual services.

### **FFP**

Federal Financial Participation. Federal reimbursement to DHS for some of the cost of a client's health care services. People must meet certain criteria to be eligible for health care programs with FFP.

### **FICA**

Social Security payroll taxes that are collected under the authority of the Federal Insurance Contributions Act (FICA).

### **First Year Change Option**

A managed care enrollee's opportunity to change health plans once during the first year of enrollment in a health plan.

### **FMV**

Fair Market Value. The price an item would sell for on the open market in a local geographic area.

### **Food Stamps**

Former term for Food Support. A program authorized by the U.S. Department of Agriculture to provide food assistance to low-income individuals or families. Benefits may be issued in the form of coupons, electronic benefits, or in cash to certain people who receive MFIP or MSA. The Food Stamp program is known as Food Support in Minnesota.

### **Food Support**

A program authorized by the U.S. Department of Agriculture to provide food assistance to low-income individuals or families. Benefits may be issued in the form of coupons, electronic benefits, or in cash to certain people who receive MFIP or MSA. The Food Stamp program is known as Food Support in Minnesota.

### **Foster Care**

Care given to a children or adults including emergency, interim, or permanent care that cannot be furnished by their parent or legal guardian in their home. Foster care can be federally funded by Title IV-E of the Social Security Act or it can be state- funded.

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **Foster Child**

A dependent child who has been placed in a foster home or facility by a social services agency.

### **Foster Home**

A home licensed to provide care to dependent children and/or adults.

### **Foster Parent**

A person giving care to a child in foster care.

### **Four Month Rule**

One of the insurance barriers for MinnesotaCare. The four-month rule requires some people to have been uninsured for four months before they can enroll in MinnesotaCare.

### **FPG**

Federal Poverty Guidelines. The amount of income below which a household of a given size is considered impoverished. The federal government updates the FPG annually. All Minnesota Health Care Programs income standards are based on the FPG.

### **Full-Time Student**

A person who is enrolled in a graded or ungraded primary, intermediate, secondary, GED preparatory, trade, technical, vocational, or post-secondary school and who meets the school's standard for full-time attendance. Summer vacations and school holidays do not affect the student's full-time status. Consider people who are enrolled and attending but do not meet the school's standard for full-time attendance to be part-time students.

### **GA**

General Assistance. A program authorized under Minnesota Statutes 256D to provide cash assistance to needy individuals and couples without children.

### **GAMC**

General Assistance Medical Care. A Minnesota Health Care Program providing medical care to people receiving GA cash benefits, or who are ineligible for medical coverage through MA. The ineligibility for MA cannot be due to program non-compliance.

### **GAMC - Hospital Only (GHO)**

A Minnesota Health Care Program for people who do not qualify for MA or MinnesotaCare and do not qualify for full GAMC benefits due to excess income or assets. Benefits under this program are limited to inpatient hospital charges and physician's services received during the inpatient hospitalization.

### **General Assistance (GA)**

A program authorized under Minnesota Statutes 256D to provide cash assistance to needy individuals and couples without children.

### **General Assistance Medical Care (GAMC)**

A Minnesota Health Care Program providing medical care to people receiving GA cash benefits, or who are ineligible for medical coverage through MA. The ineligibility for MA cannot be due to program non-compliance.

### **General Enrollment**

Also known as Open Enrollment. A term used by the insurance industry, as well as by DHS, for a time period during which a person can change coverage or enroll in a health plan.

### **GHO**

GAMC - Hospital Only. A Minnesota Health Care Program for people who do not qualify for MA or MinnesotaCare and do not qualify for full GAMC benefits due to excess income or assets. Benefits



## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

under this program are limited to inpatient hospital charges and physician's services received during the inpatient hospitalization.

### **Good Cause**

The circumstances beyond a person's control which keep the person from following program requirements or specific eligibility conditions, such as premium payment or cooperation with medical support.

### **Good Cause Committee**

Group of people who evaluate, approve or deny good cause claims for medical and child support referrals.

### **Goods and Services Statement**

A document which lists the merchandise and services the owner of a burial agreement has agreed to purchase from a funeral provider. A goods and services statement must accompany all burial agreements regardless of the funding source.

### **Grantor**

The person or entity which creates or establishes the trust. Also called the trustor or settlor.

### **GRH**

Group Residential Housing. A group living situation which has a fixed rate contract with a county to provide room and board for MSA or GA clients. This includes foster care settings. It does not include battered women's shelters or medical care (Title XIX) facilities.

### **Gross Income**

Total non-excluded income (minus expenses for self-employment and certain student income) before any deductions or disregards are applied.

### **Gross RSDI**

The RSDI benefit amount before deducting the Medicare premium and other withholdings.

### **Group Home**

A specialized facility providing 24-hour care for no more than 10 children, including the group home parents' own children under age 21.

### **Group Living Arrangement**

A public or private non-profit facility certified under Section 1616(e) of the Social Security Act or a comparable state law or rule which serves no more than 16 people. This may include ICF-MRs.

### **Group Residential Housing (GRH)**

A group living situation which has a fixed rate contract with a county to provide room and board for MSA or GA clients. This includes foster care settings. It does not include battered women's shelters or medical care (Title XIX) facilities.

### **Halfway House**

A place that provides a temporary residence for people waiting for an institutional placement or for people who have left an institution and are preparing to re-enter the community.

### **HCAPP**

Health Care Application. A form which people can use to apply for Minnesota Health Care Programs.

### **Health Care Application (HCAPP)**

A form which people can use to apply for Minnesota Health Care Programs.

### **Health Care Programs**

## **MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY**

Minnesota Health Care Programs. A group of health coverage programs available through the State of Minnesota to people who qualify including: MinnesotaCare, Medical Assistance (MA) which includes QMB, QWD, SLMB, QI, MA-EPD, and federally-funded waiver programs, General Assistance Medical Care (GAMC), General Assistance Medical Care - Hospital Only (GHO), and the Sage Screening Program.

### **Health Insurance Information Form (HIIF)**

A DHS form (DHS 1922 or 1922b) used to gather other health care coverage information.

### **Health Insurance Portability and Accountability Act (HIPAA)**

A federal law passed in 1996 that protects health insurance coverage for workers and their families when they change or lose their jobs. Title II Administration Simplification provides national uniformity of transaction coding and national identifiers for providers. Data privacy is included in Title II.

### **Health Maintenance Organization (HMO)**

An organization licensed by the Department of Health to provide all defined health care benefits to people in return for a capitated payment.

### **Health Plan**

An organization contracting with the State to provide health services to enrollees covered by a Minnesota Health Care Program in exchange for a monthly capitation payment. A health plan may be a HMO or other defined group of medical providers. Also referred to as a managed care organization (MCO).

### **HealthQuest**

The automated system for submitting health care program policy and procedural questions to DHS.

### **HIIF**

Health Insurance Information Form. A DHS form (DHS 1922 or 1922b) used to gather other health care coverage information.

### **Hill-Burton Act**

A federal act that gives hospitals and other health facilities money to build and remodel in return for providing a limited volume of services to people living in their area who cannot pay for health care.

### **HIPAA**

Health Insurance Portability and Accountability Act. A federal law passed in 1996 that protects health insurance coverage for workers and their families when they change or lose their jobs. Title II Administration Simplification provides national uniformity of transaction coding and national identifiers for providers. Data privacy is included in Title II.

### **Home and Community-Based Services**

Services not normally covered by MA which are covered under a waiver program, including case management, homemaker services, home health aide, personal care, adult day health treatment, habilitation, respite care, and day treatment for individuals with chronic mental illness. Also known as waived services.

### **Home Maintenance Allowance**

Under discussion.

### **Homestead**

The home which is owned by and is the usual residence of the client.

### **Hospice**

A benefit that offers comfort, care, and support to clients who are terminally ill with a life expectancy of less than six months. It also provides support to the client's family.

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### **Hospital Leave Day**

Each day an LTCF is eligible for MA payment even though the client has transferred to an inpatient hospital for medically necessary health care.

### **Household Report Form (HRF)**

A form (DHS-2120) used by enrollees to report changes in income, assets and circumstance.

### **Household Size**

The number of people included in a health care household. This number is used to determine income and asset eligibility and premium amount, if applicable."

### **HRF**

Household Report Form. A form (DHS-2120) used by enrollees to report changes in income, assets and circumstance.

### **Human Services Judge**

A person who presides over an appeal hearing and issues a recommendation on the appealed matter to the Commissioner of DHS. Also known as a Referee. An appeal is also known as a fair hearing.

### **IBA**

Irrevocable Burial Agreement. A burial agreement with an unalterable assignment to any funeral home. The irrevocable portion of this type of agreement cannot be withdrawn before the depositor's death.

### **ICF-MR**

Intermediate Care Facility for People with Mental Retardation or Related Conditions. A facility certified by the state Department of Health to provide health or rehabilitative services for people with mentally retardation or related conditions who require active treatment.

### **IDA**

Individual Development Account. An account funded under the Assets for Independence Act, Public Law 105-285. Federal funds are available to match funds that low-income working families put into savings for a first home, post-secondary education or to start a new business. The Minnesota Department of Education operates Minnesota's demonstration IDAs.

### **IEVS**

Income and Eligibility Verification System. A set of data exchanges with other state and federal sources used to verify income and assets of MA applicants and enrollees.

### **IFB**

Insurance-Funded Burial. A life insurance policy with an irrevocable designation of the cash surrender value (CSV) to a funeral provider as the primary beneficiary. The value of the policy is to be paid to a funeral provider in exchange for agreed-upon goods and services.

### **IMD**

Institution for Mental Diseases. A facility for the treatment of mental diseases.

### **Immigrant**

A person who leaves another country to settle permanently in the U.S.

### **Immigrant Sponsor**

Any person, or public or private agency or organization, who signed an affidavit agreeing to support an immigrant (who is not the dependent child or the spouses of the sponsor) as a condition of the immigrant's entry into the U.S. Also referred to as Sponsor.

## **MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY**

### **Immigration and Nationality Act (INA)**

The Act (INA) which, along with other immigration laws, treaties, and conventions of the United States, relates to the immigration, temporary admission, naturalization, and removal of aliens.

### **Immigration and Naturalization Service (INS)**

The former name of U.S. Citizenship and Immigration Services (USCIS). The federal agency responsible for immigration and citizenship.

### **Immigration Status**

The legal status conferred on a noncitizen by immigration law.

### **Improper Transfer**

When an asset or income is sold, given away, or otherwise disposed of for less than fair market value for the purpose of obtaining or maintaining MA or GAMC eligibility.

### **In-Kind Income**

Payment for a service in a form other than money, or receipt of non-cash gifts or non-cash contributions such as food or clothing.

### **INA**

Immigration and Nationality Act. The Act (INA) which, along with other immigration laws, treaties, and conventions of the United States, relates to the immigration, temporary admission, naturalization, and removal of aliens.

### **Income and Eligibility Verification System (IEVS)**

A set of data exchanges with other state and federal sources used to verify income and assets of MA applicants and enrollees.

### **Income Certification Period**

Also known as Certification Period. The period of time a client can be active before the next renewal is processed. It is also the period of time for which income is calculated to determine income eligibility as well as premium or spenddown amounts.

### **Income Review (IR)**

Also known as Six-Month Renewal. A review of income and/or assets to redetermine program eligibility for the next six-month period.

### **Income Withholding (Child Support)**

The method through which child support payments are made for most employed non-custodial parents. The non-custodial parent's employer must withhold the child support amount from the non-custodial parent's paycheck. The employer can either mail that amount to the Child Support Payment Center in St. Paul or electronically transfer the funds to the state.

### **Inconsistent Information**

Data or other information received from the client that does not match the information provided by the client or other information on file.

### **Indemnity Policy**

An insurance policy that pays benefits directly to people for each day of hospitalization or for a specified injury. Indemnity payments may cover costs not covered by other insurance but do not always limit benefits to paying for medical expenses. Consider indemnity payments as third party liability unless the insurance company designates them as income replacement.

### **Individual Development Account (IDA)**

An account funded under the Assets for Independence Act, Public Law 105-285. Federal funds are

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

available to match funds that low-income working families put into savings for a first home, post-secondary education or to start a new business. The Minnesota Department of Education operates Minnesota's demonstration IDAs.

### **Individual Development Account (IDA) - Demonstration Project**

An IDA in which contributions are matched with money from special funds called "Demonstration Project" money. Eligible individuals must be working and either receiving TANF or have low income/assets.

### **Individual Development Account (IDA) - TANF funded**

An IDA with contributions matched with money from TANF. Individuals must be working and receiving TANF to be eligible for a TANF IDA.

### **Initial Enrollment**

For MinnesotaCare, the first month in which an individual or household has MinnesotaCare coverage. The initial enrollment month does not change unless there is a break in coverage of more than one full calendar month. For managed care, this term refers to the first time an individual is enrolled in a managed care organization (MCO).

### **Initial Premium Payment**

The first monthly premium payment which an applicant must make before coverage begins.

### **Inpatient**

A person admitted to a hospital. Inpatient applies to a person temporarily absent from the hospital with the approval of a physician. Inpatient does not apply to a person absent from the hospital against medical advice.

### **INS**

Immigration and Naturalization Service. The former name of U.S. Citizenship and Immigration Services (USCIS). The federal agency responsible for immigration and citizenship.

### **Institution**

An establishment that furnishes food, shelter, and some treatment or services to four or more people unrelated to the proprietor. An institution may be a single facility or multiple facilities owned by the same entity.

### **Institution for Mental Diseases (IMD)**

A facility for the treatment of mental diseases.

### **Insurance Barriers**

Eligibility criteria which govern when an applicant or enrollee may have other health coverage or access to other health coverage currently or during a specified period.

### **Insurance-Funded Burial (IFB)**

A life insurance policy with an irrevocable designation of the cash surrender value (CSV) to a funeral provider as the primary beneficiary. The value of the policy is to be paid to a funeral provider in exchange for agreed-upon goods and services.

### **Interest**

Money charged as a borrower's fee on a loan or money earned and paid to the holder of a bank account, loan, or other investment. Earned interest may be credited to the account or paid directly to the owner.

### **Intermediate Care Facility for People with Mental Retardation or Related Conditions (ICF-MR)**

A facility certified by the state Department of Health to provide health or rehabilitative services for people with mentally retardation or related conditions who require active treatment.

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **Interstate Agreement**

The agreement between Minnesota and North Dakota to help resolve residence disputes that addresses state financial responsibility for MA eligibility for long-term care.

### **IR**

Income Review. Also known as Six-Month Renewal. A review of income and/or assets to redetermine program eligibility for the next six-month period.

### **Irrevocable Burial Agreement (IBA)**

A burial agreement with an unalterable assignment to any funeral home. The irrevocable portion of this type of agreement cannot be withdrawn before the depositor's death.

### **Irrevocable Trust**

Allows neither the person originating the trust nor the beneficiary to change the provisions of the trust.

### **IV-D Agency**

A state, county, or private agency that is responsible for establishing paternity and collecting child support and medical support according to Title IV-D of the Social Security Act. In Minnesota, the IV-D agency is a unit within a county agency.

### **IV-E Adoption**

Adoption assistance placements funded under Title IV-E of the Social Security Act.

### **IV-E Foster Care**

Foster care placements funded under Title IV-E of the Social Security Act.

### **Joint Ownership**

An ownership agreement in which two or more people own the same piece of property. Different types of joint ownership include but are not limited to joint tenancy and tenants-in-common.

### **Joint Tenancy**

Each owner has one and the same interest and must obtain the permission of the other joint owners in order to sell their share.

### **Lawful Permanent Resident (LPR)**

An immigrant legally admitted to the U.S. under the U.S. Immigration and Nationality Act on a permanent basis.

### **Lawful Temporary Resident (LTR)**

A non-immigrant legally admitted to the U.S. under the U.S. Immigration and Nationality Act on a temporary basis.

### **Legal Custodian**

A person who is granted legal custody of a minor child by the court but who does not have legal guardianship.

### **Legal Guardian**

A person who has been appointed or accepted as a guardian pursuant to Minnesota Statutes, sections 260.242, 525.615, 525.617, or 525.6165, and related laws.

### **Legal Instrument or Device Similar to a Trust**

Any instrument that exhibits the general characteristics of a trust, but is not called a trust, is treated in the same way for MA purposes as a trust. This can include, but is not limited to, escrow accounts, investment accounts, pension funds and other similar devices managed by an individual or entity with

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

fiduciary obligations.

### **LEP**

Limited English Proficiency. A level of knowledge of English, in which a person is unable to speak, read, writes, or understands the English language well enough to interact effectively with health care, social services, or other providers.

### **LI**

Life Insurance. A type of policy which pays a beneficiary a designated sum upon the death of the insured person. There are two basic forms of life insurance policies; term and non-term.

### **Lien**

A legal claim against property for the satisfaction of a debt. The lien is paid off at the time the property is sold.

### **Life Estate**

A legal procedure to limit the ownership of an asset to a person's lifetime.

### **Life Estate Mortality Table**

A table used to compute the value of a life estate based on a person's age. It is issued by the Social Security Administration.

### **Life Expectancy Table**

A chart used to determine whether annuitizing an annuity is a transfer for less than fair market value. It is issued by the Social Security Administration.

### **Life Insurance (LI)**

A type of policy which pays a beneficiary a designated sum upon the death of the insured person. There are two basic forms of life insurance policies; term and non-term.

### **Limited English Proficiency (LEP)**

A level of knowledge of English, in which a person is unable to speak, read, writes, or understands the English language well enough to interact effectively with health care, social services, or other providers.

### **Liquid Assets**

Assets easily converted to cash such as stocks, bonds or banking accounts.

### **Long Term Care Consultation (LTCC)**

A screening program that prevents inappropriate nursing home or boarding care placement. Formerly known as the Pre-admission Screening (PAS) Program.

### **Long Term Care Facility (LTCF)**

A place such as a nursing facility, intermediate care facility for the mentally retarded (ICF-MR), medical hospital, or an MA-covered bed in the regional treatment center (RTC).

### **Long Term Care Spouse**

A married person living in a medical or nursing facility who meets continuous LTC/EW period requirements.

### **LPR**

Lawful Permanent Resident. An immigrant legally admitted to the U.S. under the U.S. Immigration and Nationality Act on a permanent basis.

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **LTCC**

Long Term Care Consultation. A screening program that prevents inappropriate nursing home or boarding care placement. Formerly known as the Pre-admission Screening (PAS) Program.

### **LTCF**

Long Term Care Facility. A place such as a nursing facility, intermediate care facility for the mentally retarded (ICF-MR), medical hospital, or an MA-covered bed in the regional treatment center (RTC).

### **LTR**

Lawful Temporary Resident. A non-immigrant legally admitted to the U.S. under the U.S. Immigration and Nationality Act on a temporary basis.

### **Lump Sum**

Cash received on a non-recurring or irregular basis that cannot be reasonably anticipated. Examples of lump sums include winnings, insurance settlements, inheritances, and retroactive payments of RSDI.

### **MA**

Medical Assistance. A Minnesota Health Care Program administered by county agencies that provides health care for needy people. People may receive MA as a separate program or in conjunction with an MSA grant. Known federally as Medicaid.

### **MA-BC**

Medical Assistance for Breast and Cervical Cancer. An MA basis of eligibility for women who have been screened through the Sage Screening Program and found to need treatment for breast or cervical cancer.

### **MA-EPD**

Medical Assistance for Employed Persons with Disabilities. Program which provides MA coverage to certain employed disabled people who would not otherwise be eligible.

### **Maintenance Needs Allowance**

The amount of monthly income protected for people eligible under the SIS EW program. It is determined by adding the MSA equivalent rate and the clothing and personal needs allowance and changes annually.

### **Managed Care**

A health care delivery system under which enrollees receive most medical services through a health plan or network of providers which coordinates the services provided. DHS pays a fixed rate in advance for each enrollee.

### **Managed Care Organization (MCO)**

An organization certified by the Minnesota Department of Health which agrees to provide all defined health care benefits to individuals in return for a capitated payment. MCOs are also referred to as "health plans."

### **Marriage**

For health care program eligibility, marriage must be a union that is legally recognized in Minnesota (as defined in MN State Statute 517.01).

### **Mass Change**

A change brought about by a shift in federal or state policy which affects many or all clients.

### **MAXIS**

Minnesota's statewide automated eligibility system for county-administered programs, including



## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

Emergency Assistance, Food Support (FS), General Assistance (GA), General Assistance Medical Care (GAMC), Medical Assistance (MA), Minnesota Family Investment Program (MFIP), and Minnesota Supplemental Aid (MSA).

### **MCHA**

Minnesota Comprehensive Health Association. A plan which provides health insurance to people who are otherwise uninsurable due to health conditions or other circumstances specified in statute.

### **MCO**

Managed Care Organization. An organization certified by the Minnesota Department of Health which agrees to provide all defined health care benefits to individuals in return for a capitated payment. MCOs are also referred to as "health plans."

### **Medicaid**

The federal program known in Minnesota as Medical Assistance (MA) which provides health care to needy people.

### **Medicaid Management Information System (MMIS)**

Minnesota's statewide automated system for MinnesotaCare, and payment of medical claims and capitation payments for all Minnesota Health Care Programs.

### **Medical Assistance (MA)**

A Minnesota Health Care Program administered by county agencies that provides health care for needy people. People may receive MA as a separate program or in conjunction with an MSA grant. Known federally as Medicaid.

### **Medical Assistance for Breast and Cervical Cancer (MA-BC)**

An MA basis of eligibility for women who have been screened through the Sage Screening Program and found to need treatment for breast or cervical cancer.

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

Program which provides MA coverage to certain employed disabled people who would not otherwise be eligible.

### **Medical Claim History**

A listing of a client's medical expenses paid by the Minnesota Health Care Programs.

### **Medical Expense Account**

An account which allows employees to set aside pre-tax dollars to be used to reimburse the employee for qualified medical expenses not covered by the employer's health plan. Medical expense accounts are similar to un-reimbursed medical accounts and flexible spending accounts.

### **Medical Support**

Health insurance coverage or cash payments that a non-custodial parent provides or is court-ordered to provide to meet the medical needs of the non-custodial parent's child. Court orders generally require medical support payments until the child is 18 but may require payments beyond age 18 in some cases.

### **Medically Necessary**

A health service rendered in response to a life-threatening condition or pain; to treat an injury, illness, or infection; to achieve a level of physical or mental function consistent with prevailing community standards for the diagnosis or condition; to care for a mother and child through the maternity period; is a preventative health service; or to treat a condition that could result in physical or mental disability. The provider's professional peer group must recognize the service as the prevailing standard or current practice and as consistent with the recipient's diagnosis or condition.

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **Medicare**

A federal health insurance program for people who are age 65 or older, disabled, blind, or have permanent kidney failure.

### **Medicare Extension**

A period of extended Medicare eligibility for some disabled people who lost their RSDI benefit because they earn more than the Substantial Gainful Activity (SGA) level.

### **Medicare Savings Programs (MSP)**

A collective term for the following MA programs: QMB, SLMB, QI and QWD. The MSPs provide payment for some Medicare premiums and other costs. Formerly known as the Medicare Supplement Programs.

### **Mental Retardation and Related Conditions (MR/RC)**

Persons diagnosed with mental retardation or a related condition who have substantial functional limitations or deficits in adaptive behavior and who manifest these conditions before their 21st birthday.

### **METO**

Minnesota Extended Treatment Option. A specialized short-term service designed to meet the needs of individuals with mental retardation or a related condition whose behavior or actions present a risk to public safety.

### **MFIP**

Minnesota Family Investment Program. A program authorized under the federal Temporary Assistance to Needy Families (TANF) block grant and Minnesota Statutes 256J to provide cash assistance and employment support to needy families. MFIP replaced the Aid to Families with Dependent Children (AFDC) program.

### **MHCP**

Minnesota Health Care Programs. A group of health coverage programs available through the State of Minnesota to people who qualify including: MinnesotaCare, Medical Assistance (MA) which includes QMB, QWD, SLMB, QI, MA-EPD, and federally-funded waiver programs, General Assistance Medical Care (GAMC), General Assistance Medical Care - Hospital Only (GHO), and the Sage Screening Program.

### **Minnesota Comprehensive Health Association (MCHA)**

A plan which provides health insurance to people who are otherwise uninsurable due to health conditions or other circumstances specified in statute.

### **Minnesota Extended Treatment Option (METO)**

A specialized short-term service designed to meet the needs of individuals with mental retardation or a related condition whose behavior or actions present a risk to public safety.

### **Minnesota Family Investment Program (MFIP)**

A program authorized under the federal Temporary Assistance to Needy Families (TANF) block grant and Minnesota Statutes 256J to provide cash assistance and employment support to needy families. MFIP replaced the Aid to Families with Dependent Children (AFDC) program.

### **Minnesota Health Care Programs (MHCP)**

A group of health coverage programs available through the State of Minnesota to people who qualify including: MinnesotaCare, Medical Assistance (MA) which includes QMB, QWD, SLMB, QI, MA-EPD, and federally-funded waiver programs, General Assistance Medical Care (GAMC), General Assistance Medical Care - Hospital Only (GHO), and the Sage Screening Program.

### **Minnesota Supplemental Aid (MSA)**

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

A state-funded program that provides cash assistance to SSI recipients, blind people, people age 65 or older, and disabled people who are age 18 and older.

### **MinnesotaCare**

A subsidized premium-based Minnesota Health Care Program for some families with children and some adults without children. It is administered by DHS and county agencies that elect to be MinnesotaCare enrollment sites.

### **MinnesotaCare Operations**

The organizational unit at DHS responsible for determining MinnesotaCare eligibility and providing case maintenance to clients.

### **Minor Caretaker**

A non-emancipated child who is the parent of a child living in his/her household. For MHCP purposes a minor caretaker is under age 21. For medical support and social services referrals a minor caretaker is under age 18.

### **Minor Child**

A child under age 18.

### **MMIS**

Medicaid Management Information System. Minnesota's statewide automated system for MinnesotaCare, and payment of medical claims and capitation payments for all Minnesota Health Care Programs.

### **Month of Application**

The month in which a client's application for coverage under the Minnesota Health Care Programs is received by MinnesotaCare or a county agency.

### **Monthly Reporting**

The requirement to complete a Household Report Form (HRF) every month.

### **Mortality Tables**

See Life Estate Mortality Table and/or Life Expectancy Table.

### **MR/RC**

Mental Retardation and Related Conditions. Persons diagnosed with mental retardation or a related condition who have substantial functional limitations or deficits in adaptive behavior and who manifest these conditions before their 21st birthday.

### **MSA**

Minnesota Supplemental Aid. A state-funded program that provides cash assistance to SSI recipients, blind people, people age 65 or older, and disabled people who are age 18 and older.

### **MSP**

Medicare Savings Programs. A collective term for the following MA programs: QMB, SLMB, QI and QWD. The MSPs provide payment for some Medicare premiums and other costs. Formerly known as the Medicare Supplement Programs.

### **Naturalized Citizen**

A person who was not born in the United States, but who became a citizen by meeting legal requirements for citizenship and taking an oath of allegiance to the United States.

### **Net Income**

Income remaining after subtracting each program's deductions and disregards from gross income.

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **Next Available Month - Managed Care**

For initial managed care enrollment, the next available month is defined as the current month plus one if prior to managed care enrollment cut-off or the current month plus two if after managed care enrollment cut-off.

### **NMED**

Noncitizens Medical Assistance. A state-funded program that provides MA coverage for some noncitizens who do not meet immigration status requirements for federally funded MA. NMED was enacted by the legislature in 1997 in response to the federal Personal Responsibility and Work Opportunity Act (PRWORA) of 1996. PRWORA brought about the end of federally funded MA for noncitizens with certain immigration statuses.

### **Non-Custodial Parent**

A parent who does not have physical custody of a child.

### **Non-Immigrant**

A noncitizen who seeks temporary entry to the United States for a specific purpose. The person must have a permanent residence abroad (for most classes of admission) and qualify for the nonimmigrant classification sought. The nonimmigrant classifications include foreign government officials, visitors for business and for pleasure, noncitizens in transit through the United States, treaty traders and investors, students, international representatives, temporary workers and trainees, representatives of foreign information media, exchange visitors, fiancé(e)'s of U.S. citizens, intracompany transferees, NATO officials, religious workers, and some others.

### **Non-Liquid Asset**

Property that has a cash value only when sold, or is not easily converted to cash such as a home, a vehicle or a piece of property.

### **Non-Reimbursable Medical Expense**

An expense that is not eligible for payment under Minnesota Health Care Programs but that is prescribed or recommended in writing by the enrollee's physician or dentist and of direct benefit to the enrollee and available but not necessarily obtained through a licensed medical provider. These expenses, which are medically necessary, may be used to meet a spenddown.

### **Noncitizen**

A person present in the United States who has not attained U.S. citizenship by birth or naturalization.

### **Noncitizens Medical Assistance (NMED)**

A state-funded program that provides MA coverage for some noncitizens who do not meet immigration status requirements for federally funded MA. NMED was enacted by the legislature in 1997 in response to the federal Personal Responsibility and Work Opportunity Act (PRWORA) of 1996. PRWORA brought about the end of federally funded MA for noncitizens with certain immigration statuses.

### **Open Enrollment**

A term used by managed care organizations, DHS, and other entities to designate a period during which a person may make a change in coverage or health plan enrollment.

### **Operating Assets**

Assets used in a trade or business such as bank accounts, stocks, bonds, mutual funds, certificates of deposit, trusts or property agreements.

### **Overpayment**

Benefits clients receive that exceed the amount for which they are eligible.

### **Parent**

## **MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY**

A child's legal biological or adoptive mother or father whose parental rights have not been terminated. MinnesotaCare also includes a stepparent as a parent.

### **Parental Fee**

An amount assessed to the parents of a minor child as reimbursement for the cost of care of a child under 18 receiving MA without consideration of parental income.

### **Partnership**

A self-employment enterprise in which two or more people share in the profits and losses of the business according to their individual shares of ownership.

### **PASS**

Plan to Achieve Self Support. A plan approved by the county agency for MA or MSA recipients or approved by the Social Security Administration for SSI recipients which allows certain assets or income of the client to be excluded in determining benefits for some assistance programs.

### **Paternity**

Legal fatherhood, either adjudicated or acknowledged by the father.

### **Pend**

The status of an applicant whose eligibility has not yet been approved or denied.

### **Pend Awaiting Payment**

To approve an application conditioned on the receipt of the initial premium payment. For MinnesotaCare, an application is pending awaiting payment the household has been found eligible for MinnesotaCare but will not have coverage until the month after DHS receives the initial payment.

### **Pension**

A fixed sum paid regularly to retired people or their dependents.

### **Person Master Index (PMI) Number**

A unique identification number that MAXIS assigns to each person. The PMI number is used to verify a person's eligibility under the Minnesota Health Care Programs.

### **Personal Needs**

See Clothing and Personal Needs Allowance.

### **Personal Property**

Property that is not considered real property.

### **Personal Responsibility and Work Opportunity Reconciliation Act (PRWORA)**

Federal law signed on August 22, 1996 which eliminated the federal entitlement program AFDC and created a new program called Temporary Assistance for Needy Families (TANF). PRWORA provides block grants to states to offer time-limited cash assistance. It also made major changes in the Food Support Program and delinked eligibility for Medicaid from receipt of cash assistance.

### **PGAMC**

Prepaid General Assistance Medical Care Program. The program through which GAMC managed care enrollees receive medical services. PMAP is sometimes used to refer to both PMAP and PGAMC.

### **Pickle Disregard**

An unearned income disregard for some MA clients who lost eligibility for 1619(a), 1619(b), SSI or MSA and would remain eligible if RSDI cost-of-living increases are not counted in the client's net income total.

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **Plan to Achieve Self Support (PASS)**

A plan approved by the county agency for MA or MSA recipients or approved by the Social Security Administration for SSI recipients which allows certain assets or income of the client to be excluded in determining benefits for some assistance programs.

### **PMAP**

Prepaid Medical Assistance Program. The program through which MA managed care enrollees receive medical services. PMAP is sometimes used to refer to both PMAP and PGAMC.

### **PMI**

Person Master Index Number. A unique identification number that MAXIS assigns to each person. The PMI number is used to verify a person's eligibility under the Minnesota Health Care Programs.

### **Post-Secondary School**

A school serving students beyond the 12th grade, such as a community college, university, or technical college.

### **Postpartum Period**

60-Day Postpartum Period. The 60-day period following the end of a pregnancy.

### **Power of Attorney**

A legal document authorizing one person to act on behalf of another.

### **Pre-Admission Screening Program (PAS)**

Obsolete term for Long Term Care Consultation (LTCC). A screening program that prevents inappropriate nursing home or boarding care placement.

### **Pre-Existing Condition**

A medical condition existing before an insurance policy took effect. Some health insurance policies limit or exclude coverage for pre-existing conditions.

### **Premium**

An amount paid, usually monthly, for a contract of insurance.

### **Prepaid General Assistance Medical Care Program (PGAMC)**

The program through which GAMC managed care enrollees receive medical services. PMAP is sometimes used to refer to both PMAP and PGAMC.

### **Prepaid Medical Assistance Program (PMAP)**

The program through which MA managed care enrollees receive medical services. PMAP is sometimes used to refer to both PMAP and PGAMC.

### **Presumptive Eligibility**

A process for granting eligibility to applicants before verifying all mandatory eligibility factors. This process may be used for specific types of health care program eligibility, such as the Minnesota Family Planning Program, or MA for Breast and Cervical Cancer.

### **Preventive Coverage**

A term used by insurance companies to describe services provided to keep enrollees healthy and promote continuous health care. Preventive care includes services such as routine physical exams, immunizations, and prenatal care.

### **PRISM**

Minnesota's automated system for the establishment and enforcement of child and medical support.

### **Private Data**

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

Data not available to the public under state law. It is available to the subject of the data and that person's authorized representative.

### **Processing Period**

The time program rules allow for processing an application.

### **Protected Health Information**

See Health Insurance Portability and Accountability Act (HIPAA).

### **PRWORA**

Personal Responsibility and Work Opportunity Reconciliation Act. Federal law signed on August 22, 1996 which eliminated the federal entitlement program AFDC and created a new program called Temporary Assistance for Needy Families (TANF). PRWORA provides block grants to states to offer time-limited cash assistance. It also made major changes in the Food Support Program and delinked eligibility for Medicaid from receipt of cash assistance.

### **QI**

Qualified Individual. A Medicare Savings Program which pays for the Medicare Part B premium.

### **QMB**

Qualified Medicare Beneficiary. A Medicare Savings Program which pays for some Medicare expenses including premiums, co-payments and deductibles.

### **Qualified Individual (QI)**

A Medicare Savings Program which pays for the Medicare Part B premium.

### **Qualified Medicare Beneficiary (QMB)**

A Medicare Savings Program which pays for some Medicare expenses including premiums, co-payments and deductibles.

### **Qualified Noncitizen**

A person who meets certain USCIS criteria has this legal status designation. Qualified noncitizens must meet all eligibility requirements. The qualified status does not give a noncitizen automatic MHCP eligibility or ensure federal funding. The person must meet one of the following: was lawfully admitted for permanent residence under the Immigration and Nationality Act (INA), or, was admitted to the U.S. as a refugee under section 207 of the INA, or, was granted asylum under section 208 of the INA, or, removal is being withheld under section 241(b)(3) of the INA (or deportation was withheld under section 243(h) as in effect prior to April 1, 1997), or, was paroled under section 212(d)(5) of the INA for a period of at least one year, or, was granted conditional entry pursuant to section 203(A)(7) of the INA as in effect prior to April 1, 1980, or, is a Cuban or Haitian entrant, or, is a battered noncitizen with an approved or pending petition for immigration status.

### **Qualified Working Disabled Adult (QWD)**

A person eligible for payment of the Medicare Part A premium. The person cannot receive MA or QMB benefits.

### **Qualifying Work Quarter**

A period determined by the Social Security Administration which is defined as a calendar quarter during which an immigrant had covered employment.

### **Quality Assurance**

A performance evaluation system established by the Minnesota Legislature to review the accuracy of MinnesotaCare determinations.

### **Quality Control**

A performance evaluation and reporting system established by Congress to review federal

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

assistance programs including MA.

### **Quality Control Reviewer**

The person designated by the state or federal government to conduct the Quality Control or Quality Assurance review according to federal and state standards.

### **QWD**

Qualified Working Disabled Adult. A person eligible for payment of the Medicare Part A premium. The person cannot receive MA or QMB benefits.

### **RBA**

Revocable Burial Agreement. A burial agreement which allows the value of the agreement to be cashed in by the purchaser at any time.

### **RCA**

Refugee Cash Assistance. A program that provides financial help to refugees ineligible for both MFIP and SSI.

### **Real Property**

Land, all buildings, structures, improvements, or other fixtures on it belonging or pertaining to the land and all mines, minerals, fossils, and trees on or under it. Also included are life estates and mobile homes that are attached to a foundation on land owned by the client.

### **Reasonable Compensation**

Value received in exchange for transferred property which equals or exceeds the property's fair market value, less any encumbrances and sale costs.

### **Recertification**

Former term for Renewal. The process to determine a household's continued eligibility for Minnesota Health Care Programs.

### **Recipient Amount**

The amount of medical costs an enrollee must incur and be responsible to pay on the satisfaction date before MA will begin payment of other medical expenses.

### **Recognition of Parentage (ROP)**

A DHS form (DHS-3159) that serves as legal acknowledgment of paternity. This form can only be signed after the child's birth and both of the parents' signatures must be notarized.

### **Redetermination Date**

A system date used to identify when a renewal must be returned and processed. It is the last day of the month before the renewal month.

### **Referee**

A person who presides over an appeal hearing and issues a recommendation on the appealed matter to the Commissioner of DHS. Also known as a Human Services Judge. An appeal is also known as a fair hearing.

### **Refugee Cash Assistance (RCA)**

A program that provides financial help to refugees ineligible for both MFIP and SSI.

### **Refugee Medical Assistance (RMA)**

A federally authorized program providing MA to refugees.

### **Refugee Unaccompanied Minor**

A person who: is under 18 years of age (or 21, under state law on benefits to children who were in



## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

foster care at age 18) AND Entered the United States unaccompanied by and not destined to (a) a parent, (b) a close non-parental adult relative who is willing and able to care for the child, or an adult with a clear and court verifiable claim to custody of the minor. AND has no parents in the United States. The U.S. Citizenship and Immigration Services (USCIS) determines Refugee Unaccompanied Minor status when a person enters the United States.

### **Regional Treatment Center (RTC)**

State hospital for the treatment of mental diseases. RTCs are part of State Operated Services (SOS), which is the DHS division that manages and operates all state owned and operated facilities.

### **Reinstate**

To restore coverage for a previously denied or closed time period.

### **Reinstatement Month**

A MinnesotaCare term for the month following the month clients are closed for not paying their premium. Clients paying all billed payments by the due date in the reinstatement month will have coverage reinstated back to the effective date of closure.

### **Relative Caretaker**

A caretaker of a dependent child who has one of the following relationships or is the spouse of a person with one of the following even if the marriage terminated by death or divorce: natural or adoptive parent, stepparent, grandparent, great-grandparent, great-great-grandparent, sister, step-sister, brother, stepbrother, aunt, great or great-great-aunt, uncle, great or great-great-uncle, nephew, niece, first cousin, first cousin once removed.

### **Remedial Care Amount**

The allowable medical care costs portion of the client's total payment for Group Residential Housing, regional treatment centers, and assisted living that is not covered by a MHCP. The remedial care amount does not include the part of the cost that is for room and board.

### **Renewal**

The process to determine a household's continued eligibility for Minnesota Health Care Programs.

### **Renewal Month**

The month for which eligibility is being renewed.

### **Representative Payee**

A person or organization selected by the Social Security Administration, who is designated to receive benefits on behalf of an RSDI or SSI recipient and is obligated to use those benefits for the RSDI or SSI recipient's personal care and well being.

### **Retirement, Survivors, and Disability Insurance (RSDI)**

A program operated by the Social Security Administration that provides a monthly income to retired people, survivors or dependents of insured people, and people with disabilities.

### **Retroactive Eligibility**

Eligibility that is requested and determined for months prior to the month of application.

### **Revocable Burial Agreement (RBA)**

A burial agreement which allows the value of the agreement to be cashed in by the purchaser at any time.

### **Revocable Trust**

Allows the trustor to dissolve the trust. If the trust provides that the trust can be modified or terminated by a court it is considered to be a revocable trust since the grantor or his/her representative, can petition the court to terminate the trust.

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **RMA**

Refugee Medical Assistance. A federally authorized program providing MA to refugees.

### **ROP**

Recognition of Parentage. A DHS form (DHS-3159) that serves as legal acknowledgment of paternity. This form can only be signed after the child's birth and both of the parents' signatures must be notarized.

### **RSDI**

Retirement, Survivors, and Disability Insurance. A program operated by the Social Security Administration that provides a monthly income to retired people, survivors or dependents of insured people, and people with disabilities.

### **RTC**

Regional Treatment Center. State hospital for the treatment of mental diseases. RTCs are part of State Operated Services (SOS), which is the DHS division that manages and operates all state owned and operated facilities.

### **Rule 24**

Minnesota's Consolidated Treatment Fund.

### **Rule 31 Facility**

Facility offering a rehabilitation program to five or more chemically dependent people at one time.

### **Rule 36 Facility**

Facilities offering residential care and program services to five or more mentally ill adults at one time.

### **Rule 78**

A funding mechanism for community mental health grants. Rule 78 may fund placements in Rule 31 facilities or other living arrangements in the community.

### **S-Corporation**

A small business corporation of 35 or fewer shareholders. Each shareholder reports his or her share of income or loss separately.

### **Sage Screening Program**

A statewide comprehensive breast and cervical cancer program whose primary objective is to increase the proportion of age-appropriate women who are screened for breast and cervical cancer. This screening is part of the Minnesota Breast and Cervical Cancer Program or MA-BC.

### **SAPSNF**

The monthly Statewide Average Payment for a Skilled Nursing Facility. The SAPSNF is used to determine the period of ineligibility for long-term care services or GAMC resulting from an improper transfer.

### **Satisfaction Date**

The date on which the client has incurred medical costs that meet or exceed the medical spenddown amount.

### **SAVE**

Systematic Alien Verification for Entitlement. A process which allows access to USCIS data to validate the immigration status of noncitizen applicants, or for enrollees who report a change in immigration status, for MA, RMA, MinnesotaCare for Families with Children, and GAMC. Workers access the USCIS data through the Alien Status Verification System (ASVS).

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **SCHIP**

State Children's Insurance Program. The Centers for Medicare and Medicaid Services (CMS) administers the State Children's Health Insurance Program (SCHIP). This program provides federal matching funds to help states expand health care coverage for the nation's uninsured children.

### **SDXI and SDXS**

A monthly IEVS tape exchange between the Social Security Administration and DHS. It includes information on the SSI grant and income and asset information SSA uses to compute the grant. It is the State Data Exchange Report.

### **Seasonal Income**

Income that is regularly received for only part of the year.

### **Section 179 Expense**

A federal income tax deduction that is the maximum deduction for certain property in the year the business owner purchases the property.

### **Self-Employment**

Employment in which people generally work for themselves rather than an employer and are responsible for their own work schedule. Self-employed people must file specific schedules as part of their federal tax returns.

### **Self-Insured**

An employee health insurance plan that an employer administers itself or through an insurer, trust, or agent. Under a self-insured plan, the employer provides coverage to employees directly or indirectly rather than purchasing coverage from an insurance company. Self-insured plans are regulated under the Employer Retirement Income Security Act (ERISA) and are not subject to state insurance regulations.

### **Semi-Independent Living Services (SILS) Program**

A program that provides training, counseling, and supervision services for people who need less than 24-hour care.

### **Service Limited Medicare Beneficiary (SLMB)**

A Medicare Savings Program that pays for the Medicare Part B premium.

### **SGA**

Substantial Gainful Activity. A level of work activity and earnings, defined by the Social Security Administration.

### **Shareholder**

A person who owns shares in a publicly held company.

### **Short-Term Stay**

A stay in a long-term care facility for less than 30 days. This includes respite care.

### **Siblings**

Brothers and sisters related through one or both parents.

### **SILS**

Semi-Independent Living Services Program. A program that provides training, counseling, and supervision services for people who need less than 24-hour care.

### **SIS**

Special Income Standard. An income standard equal to three times the Federal Benefit Rate (FBR). It is used to determine eligibility for some elderly waiver (EW) clients.

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **SIS-EW**

Special Income Standard Elderly Waiver. An MA program for clients who receive Elderly Waiver services and whose income is at or below the Special Income Standard (SIS).

### **SLMB**

Service Limited Medicare Beneficiary. A Medicare Savings Program that pays for the Medicare Part B premium.

### **SMRT**

State Medical Review Team. A unit at DHS that determines disability in consultation with medical professionals appointed by the commissioner.

### **Social Security**

A term used to describe payments from the Social Security Administration.

### **Social Security Act**

A federal law authorizing such programs as RSDI, TANF, SSI, and MA.

### **Social Security Administration (SSA)**

A federal agency which administers the SSI, RSDI and Medicare programs.

### **Social Security Disability Insurance**

The term sometimes used for the disability insurance part of the RSDI program.

### **Sole Benefit**

A term used to indicate that only the spouse or disabled person can benefit now or in the future from an asset, unless it will revert to the state to repay MA.

### **Sole Proprietor**

A person who is the sole owner of an unincorporated self-employment business.

### **Special Income Standard (SIS)**

An income standard equal to three times the Federal Benefit Rate (FBR). It is used to determine eligibility for some elderly waiver (EW) clients.

### **Special Personal Allowance**

An income disregard for certain MA clients with mental retardation.

### **Special Recovery Unit (SRU)**

The unit within DHS that bills and collects MA-EPD premiums.

### **Spenddown**

A cost-sharing method available to people who do not qualify for MA because of excess income. People may become eligible by incurring medical expenses equal to or greater than the excess income. There are several types of spenddowns including monthly, six-month, LTC and combination LTC/medical.

### **Spenddown Satisfaction Date**

Also known as Satisfaction Date. The date the client meets or exceeds his or her medical spenddown amount.

### **Sponsor**

Any person, or public or private agency or organization, who signed an affidavit agreeing to support an immigrant (who is not the dependent child or the spouses of the sponsor) as a condition of the immigrant's entry into the U.S.

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **Spousal Maintenance**

An allowance for support that a court orders a person to pay to his or her current or former spouse. Formerly referred to as alimony.

### **Spouse**

A person who is legally married to another person; a husband or wife.

### **SRU**

Special Recovery Unit. The unit within DHS that bills and collects MA-EPD premiums.

### **SSA**

Social Security Administration. A federal agency which administers the SSI, RSDI and Medicare programs.

### **SSI**

Supplemental Security Income. A program based on financial need operated by the Social Security Administration that provides monthly income to low income people who are age 65 or older, blind or disabled.

### **SSN**

Social Security Number.

### **State Adoption Assistance**

State-funded adoption assistance for children who do not qualify for federally funded IV-E adoption assistance.

### **State Children's Insurance Program (SCHIP)**

The Centers for Medicare and Medicaid Services (CMS) administers the State Children's Health Insurance Program (SCHIP). This program provides federal matching funds to help states expand health care coverage for the nation's uninsured children.

### **State Medical Review Team (SMRT)**

A unit at DHS that determines disability in consultation with medical professionals appointed by the commissioner.

### **Stepparent**

A person who is not a child's biological or adoptive parent but is the spouse of a child's biological or adoptive parent.

### **Stepsibling**

The biological or adoptive child of a child's stepparent.

### **Student**

A person enrolled in and attending an educational institution.

### **Student Financial Aid**

Loans, grants, scholarships, and work study funds to be used for educational and living expenses while attending school.

### **Substantial Change**

A change in income from what a household reported on the previous year's tax forms.

### **Substantial Gainful Activity (SGA)**

A level of work activity and earnings, defined by the Social Security Administration.

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **Supplemental Security Income (SSI)**

A program based on financial need operated by the Social Security Administration that provides monthly income to low income people who are age 65 or older, blind or disabled.

### **Systematic Alien Verification for Entitlement (SAVE)**

A process which allows access to USCIS data to validate the immigration status of noncitizen applicants, or for enrollees who report a change in immigration status, for MA, RMA, MinnesotaCare for Families with Children, and GAMC. Workers access the USCIS data through the Alien Status Verification System (ASVS).

### **Tax Equity and Financial Responsibility Act (TEFRA)**

An MA waiver program that provides eligibility to some disabled children who live with their families.

### **TBI**

Traumatic Brain Injury. An MA waiver program for people diagnosed with a brain injury.

### **TEFRA**

Tax Equity and Financial Responsibility Act. An MA waiver program that provides eligibility to some disabled children who live with their families.

### **Temporary Absence**

A period of time a person may be physically absent from a residence but still considered to be in the household.

### **Ten-Day Notice**

Notices mailed or given to clients at least ten days before the date of action.

### **Tenants-In-Common**

A form of property ownership in which each owner of real property has an undivided interest in the property and is able to sell their share of the property without obtaining the permission of the other owners.

### **Tennessee Notice**

A statement of rights given to people who are asked to provide private or confidential data about themselves.

### **Termination**

A discontinuation of program participation and benefits. Also known as cancellation and closure.

### **Third Party Liability (TPL)**

The obligation of a person or organization other than MA, GAMC, or MinnesotaCare to pay for a person's medical expenses. Examples of TPL include group or private health insurance, auto insurance, worker's compensation, and personal liability insurance.

### **Third Party Payment**

A person or entity other than the client pays for the cost of a medical expense.

### **Three Generation Household**

A household consisting of an adult parent, the child of the adult parent who is a minor caretaker and the minor caretaker's child.

### **Timely Notice**

A notice sent in advance of the proposed action as required by program rules.

### **Title IV-D**

The part of the Social Security Act that authorizes establishing paternity and collecting child and

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

medical support by the IV-D unit.

### **Title IV-E Adoption Assistance**

Federal funding for adoption assistance for children who meet IV-E requirements.

### **Title IV-E Foster Care**

Federal funding for foster care for children who meet IV-E requirements.

### **Title XIX**

The section of the Social Security Act authorizing the MA Program.

### **TMA**

Transitional Medical Assistance. Up to four months of additional medical coverage provided to some people terminated from regular MA because of increased child or spousal support.

### **Tort Liability**

The legal obligation of a party responsible for an accident or injury to pay for the resulting costs.

### **Tort Settlement**

Compensation awarded because of a lawsuit filed to recover costs related to an accident or injury.

### **TPL**

Third Party Liability. The obligation of a person or organization other than MA, GAMC, or MinnesotaCare to pay for a person's medical expenses. Examples of TPL include group or private health insurance, auto insurance, worker's compensation, and personal liability insurance.

### **Transfer**

To cause right, title, or interest in real or personal property to pass from one person to another.

### **Transitional Medical Assistance (TMA)**

Up to four months of additional medical coverage provided to some people terminated from regular MA because of increased child or spousal support.

### **Transitional Year Medical Assistance (TYMA)**

Up to 12 months of additional medical coverage provided to some people terminated from regular MA due to increased earnings, loss of earned income disregards, or a combination of loss of child/spousal support and increased earnings/loss of earned income disregards.

### **Traumatic Brain Injury (TBI)**

An MA waiver program for people diagnosed with a brain injury.

### **TRICARE**

A Department of Defense health insurance program providing coverage to active-duty and non-active duty members of the armed forces and their dependents, and certain civilian employees. This program was formerly known as CHAMPUS.

### **TRICARE for Life**

A Department of Defense health insurance program providing Medicare supplement entitlement for Medicare-eligible military retirees and their dependents. To receive coverage a person must be over age 65 and have Medicare Part B.

### **Trust**

Any arrangement in which a grantor transfers money or property to a trustee with the intention that it be held, managed or administered by the trustee for the benefit of certain designated persons.

### **Trust Agreement**

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

The legal documentation establishing a trust.

### **Trust Corpus**

Income and/or assets that form the main body of a trust. Assets or income in the trust corpus may be available to a person but the person no longer owns them. Also known as the trust principal.

### **Trust Instrument**

Also known as Trust Agreement. The legal documentation establishing a trust.

### **Trust Principal**

Also known as Trust Corpus. Income and/or assets that form the main body of a trust. Assets or income in the trust corpus may be available to a person but the person no longer owns them.

### **Trustee**

A person or entity which holds the legal title to money or property for the benefit of another person or persons for certain specified purposes. A trustee may also be a beneficiary if specified in the trust. A trustee has the responsibility to manage the trust's resources and income for the benefit of the beneficiaries according to the terms of the trust and requirements of state law.

### **Trustor**

Also called the grantor or settlor, is the person or entity which creates or establishes the trust.

### **TYMA**

Transitional Year Medical Assistance. Up to 12 months of additional medical coverage provided to some people terminated from regular MA due to increased earnings, loss of earned income disregards, or a combination of loss of child/spousal support and increased earnings/loss of earned income disregards.

### **U.S. Citizen**

A person (other than the child of a foreign diplomat) born in one of the several States or in the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, or the Northern Mariana Islands who has not renounced or otherwise lost his or her citizenship; or a person born outside of the United States to at least one U.S. citizen parent (sometimes referred to as a "derivative citizen"); or a naturalized U.S. citizen.

### **U.S. Citizenship and Immigration Services (USCIS)**

The federal agency responsible for immigration and citizenship. This agency was formerly known as the Bureau of Citizenship and Immigration Services (BCIS) and Immigration and Naturalization Service (INS).

### **UBEN**

An IEVS tape exchange, containing Unemployment Insurance data, with the Minnesota Department of Economic Security completed monthly for enrollees and semi-monthly for applicants for federal programs.

### **UI**

Unemployment Insurance. A state cash payment made to some people who have lost their jobs. This program was formerly known as Reemployment Insurance in Minnesota.

### **UIO**

Unearned Income Obligation. An amount added to premiums for MA-EPD clients who have unearned income. The UIO is .005 (one-half of one percent) of the unearned income.

### **Underinsured**

Health insurance which lacks coverage in two or more major areas of coverage as set by MinnesotaCare policy for Eligibility Group One children.



## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **Undisbursed Income**

Income that could be paid out of a trust to the beneficiary, but remains in the trust.

### **Undocumented**

Term referring to people living in the U.S. without the knowledge or approval of the U.S. Citizenship and Immigration Services (USCIS).

### **Unearned Income**

Income received without being required to perform any labor or service.

### **Unearned Income Obligation (UIO)**

An amount added to premiums for MA-EPD clients who have unearned income. The UIO is .005 (one-half of one percent) of the unearned income.

### **Unemployment Insurance (UI)**

A state cash payment made to some people who have lost their jobs. This program was formerly known as Reemployment Insurance in Minnesota.

### **Uniform Gift to Minors Act**

Former name for the Uniform Transfer to Minors. Allows an adult to contribute to a custodial account in a minor's name without having to establish a trust or name a legal guardian. The minors can have securities bought and money invested in their names, with the custodian is responsible for managing the funds in the account. The custodian has a fiduciary duty to manage the account prudently, but once the minor reaches the age of majority, he/she has complete rights to the funds in the account. The assets are the legal property of the minor, and the parent has no legal control over the uses of the proceeds of the account. The Uniform Transfers to Minors Act supersedes The Uniform Gift to Minors Act.

### **Uniform Transfers to Minors Act**

An Act which allows an adult to contribute to a custodial account in a minor's name without having to establish a trust or name a legal guardian. The minors can have securities bought and money invested in their names, while the custodian is responsible for managing the funds in the account. The custodian has a fiduciary duty to manage the account prudently, but once the minor reaches the age of majority, he/she has complete rights to the funds in the account. The assets are the legal property of the minor, and the parent has no legal control over the uses of the proceeds of the account. The Uniform Transfers to Minors Act supersedes The Uniform Gift to Minors Act.

### **Unvarying Income**

Income that can reasonably be anticipated to be the same amount every month.

### **UNVI**

An IEVS tape exchange of Unverified Unearned Income completed annually for recipients and monthly for applicants of federal programs. The source is the Internal Revenue Service (IRS). It reports information such as dividends, interest, and lottery winnings.

### **USCIS**

US Citizenship and Immigration Services. The federal agency responsible for immigration and citizenship, formerly known as the Bureau of Citizenship and Immigration Services (BCIS). This agency was formerly known as Immigration and Naturalization Service (INS).

### **Varying Income**

Income that cannot reasonably be anticipated to be the same amount every month. For example, most earned income for non-salaried employees is varying income. Most monthly benefit payments such as Social Security are unvarying income.

## MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY

### **Verification**

The process and evidence used to establish accuracy or completeness of information from a client, third party, or authorized representative. Verification is also referred to as proof or documentation.

### **Veterans' Benefits**

Benefits and services provided by the U.S. Veterans Administration (VA) to people who have served in the U.S. armed forces and their dependents.

### **Visa**

A document which allows the bearer to apply for entry to the U.S. in a certain classification. It does not grant the bearer the right to enter the United States. The Department of Homeland Security (DHS), Bureau of Customs and Border Protection (BCBP) immigration inspectors determine admission into, length of stay and conditions of stay in, the U.S. at a port of entry. The information on a nonimmigrant visa only relates to when an individual may apply for entry into the U.S.

### **Wage Match**

An IEVS tape exchange with the Minnesota Department of Economic Security completed quarterly for recipients and monthly for applicants of federal programs. It provides information on wages earned in Minnesota.

### **Waiver**

A suspension or change of a federal regulation, service limitation, or eligibility requirement.

### **Waiver Obligation**

The amount of income over the maintenance needs allowance that people eligible for SIS EW must contribute toward the monthly cost of waiver services.

### **WIA**

Workforce Investment Act. Federal legislation passed in 1998 to consolidate, coordinate, and improve employment, training, literacy, and vocational rehabilitation programs in the United States, and for other purposes.

### **WIC**

Women, Infants, and Children Nutrition Program. A federal program authorized by the Child Nutrition Act of 1966 to provide nutritious food and nutrition education to low-income pregnant and postpartum women and their children.

### **Widow and Widower Disregard**

An unearned income disregard available to some MA clients who are widows or widowers with a disability.

### **Women, Infants, and Children Nutrition Program (WIC)**

A federal program authorized by the Child Nutrition Act of 1966 to provide nutritious food and nutrition education to low-income pregnant and postpartum women and their children.

### **Worker**

An employee of a county agency or MinnesotaCare Operations who determines initial and continued eligibility for the Minnesota Health Care Programs.

### **Workers' Compensation**

A state program providing payments and reimbursement of medical expenses for people injured on the job.

### **Workforce Investment Act (WIA)**

Federal legislation passed in 1998 to consolidate, coordinate, and improve employment, training, literacy, and vocational rehabilitation programs in the United States, and for other purposes.

## **MINNESOTA HEALTH CARE PROGRAMS MANUAL GLOSSARY**