

MINNESOTA HEALTH CARE PROGRAMS MANUAL

TABLE OF CONTENTS

01 Introduction

01.05 Purpose of the Manual

01.10 Legal References

02 Minnesota Health Care Programs

02.05 Major Program Hierarchy

02.10 Benefit Sets

03 Eligibility Groups and Bases of Eligibility

03.05 MCRE Eligibility Groups

03.05.05 Change in MCRE Elig. Group

03.10 MA GAMC Bases of Eligibility

03.10.05 Multiple Bases of Eligibility

03.10.10 Change in Basis of Eligibility

03.15 Enrollee Becomes Pregnant

03.15.05 Child Under 21 Becomes Pregnant

03.20 MinnesotaCare (MCRE)

03.20.05 Pregnant Women

03.20.10 Auto Newborns

03.20.15 Children Under 21

03.20.20 Adults With Children

03.20.25 Adults Without Children

03.20.25.05 Disabled Adults Without Children

03.25 MA for Families With Children

03.25.05 Pregnant Women

03.25.10 Auto Newborns

03.25.15 Children Under 21

03.25.20 Foster Care

03.25.25 Adoption Assistance

03.25.30 Parent/Relative Caretakers

03.25.35 Transitional/Transition Yr MA

03.25.35.05 Potential Elig.

03.25.35.10 Concurrent Elig.

03.25.35.15 Reporting Reqmts for TYMA

03.25.35.20 New Household Members

03.30 MA for Age 65 or Older, Blind or Disabled

03.30.05 Age 65 or Older

03.30.10 Blindness

03.30.15 Disability

03.30.15.05 Special Category: Disabled Children

03.30.20 MA for Employed Persons with Disabilities (MA-EPD)

03.30.20.05 MA-EPD Definitions

03.30.25 TEFRA Option

03.30.30 1619a and 1619b

03.30.35 Minnesota Supplemental Aid (MSA)

03.35 Medicare Savings Programs

03.35.05 Qualified Medicare Beneficiary (QMB)

03.35.10 Service Limited Medicare Beneficiary (SLMB)

03.35.15 Qualified Individuals (QI)

03.35.20 Qualified Working Disabled (QWD)

03.40 Waiver Programs

03.40.05 Community Alternative Care (CAC)

MINNESOTA HEALTH CARE PROGRAMS MANUAL

TABLE OF CONTENTS

- 03.40.10 Community Alternatives for Disabled Individuals (CADI)
- 03.40.15 Mental Retardation and Related Conditions (MR/RC)
- 03.40.20 Traumatic Brain Injury (TBI)
- 03.40.25 Elderly Waiver (EW)
- 03.45 Health Care for Other Populations
 - 03.45.05 Emergency Medical Assistance (EMA)
 - 03.45.10 Refugee Medical Assistance (RMA)
 - 03.45.15 Center for Victims of Torture (CVT)
 - 03.45.20 Group Residential Housing (GRH)
 - 03.45.25 Institution for Mental Diseases (IMD)
 - 03.45.30 MA for Breast/Cervical Cancer (MA-BC)
 - 03.45.30.05 App. Process for MA-BC
 - 03.45.30.10 Presumptive Elig. Providers
- 03.50 GAMC
 - 03.50.05 GAMC With Full Benefits
 - 03.50.05.05 Mandatory Referrals to MCRE
 - 03.50.10 GAMC Hospital Only (GHO)
 - 03.50.15 Legal Factors
- 04 Social Security Administration (SSA) Benefits

 - 04.05 Railroad Retirement Board
 - 04.10 RSDI
 - 04.15 SSI
 - 04.20 Social Security Claim Numbers
 - 04.25 Representative Payees
 - 04.30 Verification and Documentation of SSI and RSDI
 - 04.35 Referrals for Social Security Benefits
 - 04.40 Medicare
 - 04.40.05 Medicare and MHCP
 - 04.40.10 Referrals to Medicare
 - 04.40.15 The Buy-In
- 05 Client Rights

 - 05.05 Limited English Proficiency (LEP)
 - 05.10 Data Privacy
 - 05.10.05 Health Insurance Portability and Accountability Act (HIPAA)
- 06 Responsibilities

 - 06.05 Cooperation
 - 06.10 Changes in Circumstances
 - 06.15 Applying for Other Benefits
- 07 Applications

 - 07.05 How to Apply
 - 07.05.05 Application Forms
 - 07.05.10 Application Required
 - 07.05.15 Application Not Required
 - 07.10 Where to Apply
 - 07.15 Who May Apply
 - 07.15.05 Signature
 - 07.15.10 Authorized Representative
 - 07.15.15 Applications for Inmates

MINNESOTA HEALTH CARE PROGRAMS MANUAL
TABLE OF CONTENTS

- 07.20 Processing Applications
 - 07.20.05 Date of Application
 - 07.20.10 Pending an Application
 - 07.20.15 Processing Period Standards
 - 07.20.20 Updating an Application
 - 07.20.25 Eligibility Begin Date
 - 07.20.30 Retroactive MinnesotaCare
 - 07.20.35 MinnesotaCare with Retro MA
 - 07.20.40 Shared and Transferred Applications
 - 07.20.45 How to Transfer and Receive
 - 07.20.50 Programs Overlap
- 07.25 Withdrawing an Application
- 07.30 Case Notes
- 08 Renewals

- 08.05 Renewal Exemptions
- 08.10 Renewal Forms
- 08.15 Renewal Signature
- 08.20 MCRE Renewals
 - 08.20.05 Processing MCRE Renewals
 - 08.20.10 MCRE Renewal Examples
- 08.25 MA/GAMC Renewals
 - 08.25.05 Processing MA/GAMC Renewals
- 08.30 Monthly Renewals
- 08.35 Six-Month Renewals
- 09 Verification Requirements

- 09.05 Mandatory Verifications
 - 09.05.05 Inconsistent Information
- 09.10 Verification Documentation
- 09.15 Obtaining Verifications
- 09.20 Verification Timelines
- 09.25 Verification Retention
- 10 Social Security Numbers

- 11 Health Care for Noncitizens

- 11.05 Verification of Immigration Status
- 11.10 SAVE - Systematic Alien Verif. for Entitlements
- 11.15 Funding Health Care for Noncitizens
- 11.20 Federally Funded Health Care
 - 11.20.05 Amerasian Immigrants
 - 11.20.10 American Indian Noncitizens
 - 11.20.15 Asylees
 - 11.20.20 Cuban or Haitian Entrants
 - 11.20.25 Refugees
 - 11.20.25.05 Conditional Entrants
 - 11.20.30 Trafficking Victims
 - 11.20.35 Withholding of Removal
- 11.25 Federally or State-Funded Health Care
 - 11.25.05 Battered Noncitizens

MINNESOTA HEALTH CARE PROGRAMS MANUAL

TABLE OF CONTENTS

- 11.25.10 Lawful Permanent Residents (LPRs)
- 11.25.15 Paroled For At Least One Year
- 11.30 State-Funded Health Care
 - 11.30.05 Other Lawfully Residing Noncitizens
 - 11.30.10 Undocumented and Nonimmigrant People
 - 11.30.10.05 Micronesians and Marshall Islanders
- 11.35 Changes in Immigration Status
- 12 Certification of Disability

 - 12.05 Social Security Administration (SSA) Disability Determinations
 - 12.10 SMRT Disability Determinations
 - 12.10.05 Three-Month Waiting Period
 - 12.15 TEFRA Referrals to SMRT
 - 12.15.05 TEFRA Level of Care Determination
- 13 State and County Residence

 - 13.05 State Residence Requirements
 - 13.05.05 Moving to Minnesota - MA/NM
 - 13.05.10 Temporary Absence from Minnesota
 - 13.05.15 Migrant Agricultural Workers
 - 13.05.20 GAMC and GHO State Residence
 - 13.05.25 MinnesotaCare Adults Without Children
 - 13.05.30 Institutionalized Clients
 - 13.10 County Residence Requirements
 - 13.10.05 Excluded Time
 - 13.10.10 Transfer - Servicing County
 - 13.10.15 Transfer - Receiving County
 - 13.10.20 Transfers - Managed Care
 - 13.10.25 County Residence Disputes
 - 13.15 Adoption Assistance
 - 13.20 Foster Care
- 14 Living Arrangements

 - 14.05 Community
 - 14.10 Institutions
 - 14.10.05 Children in Institutions
 - 14.15 Institutions for Mental Disease (IMD)
 - 14.15.05 Chemical Dependency Treatment in IMDs
 - 14.20 Residential Treatment Facilities
 - 14.25 Long-Term Care Facilities (LTCF)
 - 14.25.05 Long-Term Care Consultation (LTCC)
 - 14.25.10 Hospital
 - 14.25.15 Hospice
 - 14.25.20 Respite Care
 - 14.30 Group Residential Housing (GRH)
 - 14.35 Correctional Facilities
 - 14.35.05 Correctional Facilities - MCRE
- 15 Insurance

 - 15.05 Assignment of Benefits
 - 15.10 Cooperation
 - 15.15 COBRA Coverage

MINNESOTA HEALTH CARE PROGRAMS MANUAL
TABLE OF CONTENTS

- 15.20 Drug Riders
- 15.25 Enrollment Periods
- 15.30 Creditable Coverage
- 15.35 Medical Support
- 15.40 Accidents and Injuries
- 15.45 Health Insurance Policies
 - 15.45.05 Reporting Policies to BRS
 - 15.45.10 Insurance Policy Changes
- 15.50 Cost-Effective Insurance
 - 15.50.05 Cost-Effective Reviews
 - 15.50.10 Reimbursable Premium Amounts
 - 15.50.15 Medicare Premiums
 - 15.50.20 Medicare Supplements
 - 15.50.25 Non-Medicare Group Policies
 - 15.50.30 Mail-Order Drug Reimbursement
- 15.55 Medicare and MA-EPD
- 15.60 Medicare in IMD
- 15.65 Ins Barriers - MinnesotaCare
 - 15.65.05 Barriers and Exemptions
 - 15.65.10 Underinsured Children
 - 15.65.15 Four-Month Rule
 - 15.65.20 Employer-Subsidized Ins (ESI)
 - 15.65.20.05 Employer or Union Drops ESI
 - 15.65.20.10 ESI Calculations
 - 15.65.20.15 ESI Verification
 - 15.65.25 Medicare A and B
- 15.70 Ins Barriers - Noncitizen Pregnant Women
- 15.75 Ins Barriers - MA-BC
- 16 Medical Support

- 16.05 When to Refer for Medical Support
 - 16.05.05 Referral Process
 - 16.05.10 Establishing Paternity
 - 16.05.15 Minor Child Lives Apart From Both Parents
- 16.10 Who Must Cooperate
 - 16.10.05 Pregnant women and Newborns
 - 16.10.10 Minor Caretakers
- 16.15 Good Cause for Not Cooperating
 - 16.15.05 Initial Good Cause Determinations
 - 16.15.10 Evidence of Good Cause
 - 16.15.15 Approved Good Cause Exemptions
- 16.20 Parental Fees
 - 16.20.05 Refer to DHS for Parental Fee
 - 16.20.10 Computation of Fees
- 17 Household Composition

- 17.05 Household Size for MA/GAMC
 - 17.05.05 Exceptions for MA/GAMC Household Size
- 17.10 Household Size for MCRE
 - 17.10.05 Three Generation Households
 - 17.10.10 Non Parent Caretaker
 - 17.10.15 All or Nothing Rule

MINNESOTA HEALTH CARE PROGRAMS MANUAL
TABLE OF CONTENTS

- 17.15 Temporary Absence
- 17.20 Adding a Household Member
- 17.25 Removing a Household Member

18 Deeming Income and Assets

- 18.05 Sponsor Deeming
 - 18.05.05 Sponsor Deeming Program Provisions
 - 18.05.10 Qualifying Work Quarters
 - 18.05.15 Family-Based Immigration Codes
 - 18.05.20 Substantial Connection to Battery
- 18.10 Deeming Examples

19 Assets

- 19.05 Asset Limits
 - 19.05.05 Asset Limit Chart
 - 19.05.10 Exemptions from Asset Limits
- 19.10 Excluded Assets
 - 19.10.05 Self-Employment Excluded Assets
 - 19.10.10 Self-Support Excluded Assets
- 19.15 Availability of Assets
 - 19.15.05 Jointly Owned Assets
- 19.20 Verification of Assets
- 19.25 Asset Types
 - 19.25.05 Cash, Accounts, Securities
 - 19.25.10 Retirement Funds
 - 19.25.15 Real Property
 - 19.25.15.05 Homestead Real Property
 - 19.25.15.10 Non-Homestead Real Property
 - 19.25.15.15 Life Estates
 - 19.25.15.20 Life Estate Mortality Table
 - 19.25.20 Contract for Deed & Property Agrmts
 - 19.25.25 Vehicles
 - 19.25.30 Annuities
 - 19.25.30.05 Annuity Transfers
 - 19.25.30.10 Annuity Life Expectancy Table
 - 19.25.35 Trusts
 - 19.25.35.05 Types of Trusts
 - 19.25.35.10 Trust Income
 - 19.25.35.15 Supplemental Needs Trust
 - 19.25.35.20 Special Needs Trusts
 - 19.25.35.25 Trusts Est. Before 8/11/1993
 - 19.25.35.30 Trusts Est. On or After 8/11/1993
 - 19.25.40 Burials and Life Insurance
 - 19.25.40.05 Types of Burial Assets and Life Ins.
 - 19.25.40.10 Verif. of Burial Assets and Life Ins.
- 19.30 Determining Burial Fund Exclusion (BFE)
 - 19.30.05 Step 1 - BFE Determination
 - 19.30.10 Step 2 - BFE Determination
 - 19.30.15 Step 3 - BFE Determination
 - 19.30.20 Step 4 - BFE Determination
 - 19.30.25 Burial Examples
- 19.35 Excess Assets
 - 19.35.05 MCRE Excess Assets
 - 19.35.10 MA & GAMC Excess Assets

MINNESOTA HEALTH CARE PROGRAMS MANUAL
TABLE OF CONTENTS

- 19.40 Transfers
 - 19.40.05 Transfer Exceptions
 - 19.40.10 Date of Transfer
 - 19.40.15 Look Back Period
 - 19.40.20 Determining Uncompensated Value
 - 19.40.25 Determining Transfer Penalty
 - 19.40.30 Applying Transfer Penalty
 - 19.40.35 Waiver of Transfer Penalty
 - 19.40.45 Archived Transfer Information
- 19.45 Asset Assessments
 - 19.45.05 Asset Assessment Determination
 - 19.45.10 Spousal Asset Determination
- 19.50 Liens and Estate Recovery

20 Income

- 20.05 Excluded Income
 - 20.05.05 Program Provisions for Excluded Income
- 20.10 Availability of Income
 - 20.10.05 Overpayment Withholding
- 20.15 Verification of Income
- 20.20 Categories of Income
- 20.25 Types of Income
 - 20.25.05 In-Kind Income
 - 20.25.10 Lump Sum Income
 - 20.25.15 Self-Employment Income
 - 20.25.15.05 MCRE Self-Employment
 - 20.25.15.10 MA/GAMC Self-Employment
 - 20.25.15.15 Use of Home
 - 20.25.15.20 Transportation
 - 20.25.15.25 Rental
 - 20.25.15.30 Roomer/Boarder
 - 20.25.15.35 In-Home Day Care
 - 20.25.15.40 Farm
 - 20.25.20 Seasonal Income
 - 20.25.25 Public Assistance Payments Income
 - 20.25.30 RSDI and SSI
 - 20.25.35 Child Support
 - 20.25.40 Dependent Child Income
 - 20.25.45 Interest and Dividends
 - 20.25.50 Student Financial Aid
 - 20.25.55 Tribal Land Settlements and Trusts
- 20.30 Income Changes
 - 20.30.05 MCRE
 - 20.30.10 MA/GAMC
 - 20.30.15 MA-EPD
- 20.35 Income Legal Authorities

21 Income Calculation (Community)

- 21.05 Certification Period
- 21.10 MCRE Countable Income Determination
- 21.15 MA GAMC Countable Income Determination
- 21.20 MCRE Income Calculation
 - 21.20.05 Excess Income MCRE

MINNESOTA HEALTH CARE PROGRAMS MANUAL
TABLE OF CONTENTS

- 21.25 MA Method A Income Calculation
- 21.30 MA Method B Income Calculation
- 21.35 QMB SLMB Income Calculation
- 21.40 MA EPD Income Calculation
- 21.45 GAMC Income Calculation
- 21.50 Types of Disregards and Deductions
 - 21.50.05 Disabled Widow or Widower Disregard
 - 21.50.10 Widow or Widower Disregard
 - 21.50.15 Pickle Disregard
 - 21.50.15.05 COLA Chart for Pickle Disregard
 - 21.50.20 Disabled Adult Child Disregard
 - 21.50.25 RSDI COLA Disregard
 - 21.50.30 PASS Deduction
 - 21.50.35 Standard Deduction
 - 21.50.40 Blind or Disabled Student Child Disregard
 - 21.50.45 Work Expense Deduction
 - 21.50.50 Earned Income Disregard MA Method A
 - 21.50.55 Earned Income Disregard MA Method B
 - 21.50.60 Dependent Care Deduction
 - 21.50.65 Child Support Deduction

22 Standards and Guidelines

- 22.05 Income Standards
 - 22.05.05 75 Percent of FPG
 - 22.05.10 100 Percent of FPG
 - 22.05.15 120 Percent of FPG
 - 22.05.20 135 Percent of FPG
 - 22.05.25 150 Percent of FPG
 - 22.05.30 175 Percent of FPG
 - 22.05.35 185 Percent of FPG
 - 22.05.40 200 Percent of FPG
 - 22.05.45 275 Percent of FPG
 - 22.05.50 280 Percent of FPG
 - 22.05.55 Annual MCHA Premiums Chart
 - 22.05.60 Special Income Standard (SIS-EW)
- 22.10 MCRE Premiums
- 22.15 Roomer Boarder Deductions
- 22.20 IRS Flat Mileage Rate
- 22.25 LTC Budgeting Allowances
 - 22.25.05 Allocation Allowances
 - 22.25.10 Clothing and Personal Needs Allowance
 - 22.25.15 Home Maintenance Allowance
 - 22.25.20 Maintenance Needs Allowance
- 22.30 LTC Asset Allowances
- 22.35 SAPSNF - MA and GAMC

23 Long Term Care (LTC) and Elderly Waiver (EW)

- 23.05 Elderly Waiver
- 23.10 Continuous LTC-EW Period
- 23.15 Determining Community Spouse
- 23.20 Long-Term Care Consultation (LTCC)
- 23.25 Choosing Appropriate Income Calculation

MINNESOTA HEALTH CARE PROGRAMS MANUAL
TABLE OF CONTENTS

- 23.30 Beginning or Ending LTC Income Calculation
 - 23.30.05 LTCF, SIS-EW No Community Spouse
 - 23.30.10 LTCF, EW With Community Spouse
- 23.35 LTC, EW Household Size
- 23.40 LTC Income Calculation
 - 23.40.05 LTC Income
 - 23.40.10 LTC Excluded Income
 - 23.40.15 LTC Medicare Premiums
 - 23.40.20 LTC Needs Allowance
 - 23.40.25 LTC Guardianship Fees
 - 23.40.30 LTC Community Spouse Allocation
 - 23.40.30.05 Allocation Allowances
 - 23.40.30.10 Community Spouse Allocation Example
 - 23.40.35 LTC Court-Ordered Child Support
 - 23.40.40 LTC Family Allocation
 - 23.40.45 LTC Insurance Premium Deduction
 - 23.40.50 LTC Medical Expense Deduction
 - 23.40.55 LTC SSI Deduction
- 23.45 LTC Spenddowns and Waiver Obligations
 - 23.45.05 LTC Spenddowns
 - 23.45.10 Waiver Obligations
 - 23.45.15 Combination LTC-Medical Spenddowns
 - 23.45.20 Designated Provider Option
- 23.50 LTC, EW and Assets
- 23.55 LTC, EW and Transfers
- 24 Spenddowns

 - 24.05 Spenddown Types
 - 24.05.05 Automated Monthly Spenddown
 - 24.05.05.05 Automated Monthly Renewals
 - 24.05.05.10 Designated Provider Option - Medical
 - 24.05.05.15 Client Option Spenddown
 - 24.05.10 Manual Monthly Spenddown
 - 24.05.10.05 Monthly Reports and Changes
 - 24.05.15 Six-Month Spenddown
 - 24.05.15.05 Shortened Spenddown
 - 24.10 Health Care Expenses
 - 24.10.05 H Bills - Premiums
 - 24.10.10 H Bills - Co-Payments
 - 24.10.15 M Bills
 - 24.10.20 P Bills
 - 24.10.25 P Bills - Co-Payments
 - 24.10.30 P Bills - Remedial Care Expense
 - 24.10.35 R Bills
 - 24.10.40 MinnesotaCare Expenses - FFP
 - 24.10.45 MinnesotaCare Expenses - Non-FFP
 - 24.10.50 Expenses Not Allowed
 - 24.10.55 Expenses Reported After Approval
 - 24.10.60 Associated Recipients
 - 24.15 Third-Party Payments
 - 24.20 Claims Reprocessing
- 25 Premiums

 - 25.05 MCRE Premium Calculation

MINNESOTA HEALTH CARE PROGRAMS MANUAL

TABLE OF CONTENTS

- 25.05.05 MCRE Billing and Payments
 - 25.05.05.05 MinnesotaCare Reinstatement
 - 25.05.05.10 Retroactive Coverage
- 25.10 MinnesotaCare Payment Options
- 25.15 Non-Payment and Cancellation
 - 25.15.05 MinnesotaCare Good Cause
 - 25.15.10 Four-Month Penalty Period
 - 25.15.15 Pregnant Women and Infants
- 25.20 MinnesotaCare Premium Adjustments
- 25.25 MA-EPD Premiums
- 25.30 MA-EPD Payment Options
- 25.35 Late Premiums and Nonpayment
 - 25.35.05 MA-EPD Good Cause
- 25.40 MA-EPD Refunds

26 Notices

27 Appeals

- 27.05 Appeals Issues
 - 27.05.05 Fee-For-Service
 - 27.05.10 Managed Care
- 27.10 Continuing Benefits
- 27.15 Appeals Decisions
- 27.20 Appeal Hearing Reimbursement

28 Health Care Service Delivery

- 28.05 Health Care Services and Benefit Sets
 - 28.05.05 Benefit Sets by Major Program
 - 28.05.10 Managed Care Covered Services
 - 28.05.15 Access Services
 - 28.05.15.05 Eligibility Requirements
 - 28.05.15.10 Transportation Costs
 - 28.05.20 Out-of-State Services
- 28.10 Service Delivery Systems
 - 28.10.05 Fee-for-Service
 - 28.10.05.05 MinnesotaCare
 - 28.10.05.10 MA/GAMC
 - 28.10.10 Managed Care
 - 28.10.10.05 County-Based Purchasing
 - 28.10.10.10 Minnesota Senior Health Options (MSHO)
 - 28.10.10.15 Minnesota Senior Care (MSC)
 - 28.10.10.20 Minnesota Disability Health Options (MnDHO)
 - 28.10.15 Enrollees With Other Health Care Coverage
 - 28.10.20 Minnesota Health Care Programs Membership Card
 - 28.10.25 Eligibility Verification System (EVS)
 - 28.10.30 MN Restricted Recipient Program
- 28.15 Managed Care Enrollment
 - 28.15.05 MinnesotaCare
 - 28.15.10 MA and GAMC
 - 28.15.10.05 Exclusions
 - 28.15.10.10 Voluntary Enrollments
 - 28.15.15 Health Plan Changes

MINNESOTA HEALTH CARE PROGRAMS MANUAL
TABLE OF CONTENTS

- 28.15.20 Reenrollments and Reinstatements
- 28.15.25 Disenrollments
- 28.15.30 Adding/Removing People from Managed Care
- 28.15.35 Adjustments
- 28.15.40 County Transfers

29 Quality Assurance

- 29.05 IEVS
 - 29.05.05 IEVS Data Security
 - 29.05.10 Types and Frequency of IEVS Matches
 - 29.05.15 New Hire Messages
 - 29.05.20 Processing IEVS Matches
 - 29.05.25 Client Cooperation with IEVS
 - 29.05.30 IEVS Overpayment Process
- 29.10 Fraud

30 Other Related Programs

- 30.00.05 Summary Chart
- 30.05 Financial Needs
- 30.10 Medical Needs
- 30.15 Nutritional Needs
- 30.20 Child Care Needs
- 30.25 Residence Related Needs
- 30.30 Other Needs