

MinnesotaCare:

If an enrollee reports a change in income at a time other than the scheduled renewal, act on the change if it results in ineligibility due to excess income. Terminate coverage for adults whose income exceeds the applicable limit. Terminate coverage for children whose income exceeds 275% FPG and who do not meet the MCHA exemption. See §0912.03 (MinnesotaCare Income Limits) and §0912.03.03 (MinnesotaCare Excess Income).

If a reported change in income does not cause ineligibility, compare the new income to the income before the change to determine if the change would result in an increased premium, a decreased premium, or no change. Do not require verification of the change until the next renewal.

If the reported change would result in an increased premium, enter information on MMIS to calculate the increase if:

- > The change is reported at the time of the scheduled renewal. See §0905 (Reviews and Renewals).
- > The change results from the income of a person being added for coverage. See §0915.03 (Adding a Person to the Household). If other household members have increased income from a source other than the new member, do not act on that increase until the time of the next renewal.
- > The change is reported when the household has been disenrolled from MinnesotaCare for at least 1 month. See §0904.05.03 (When to Require an Application) and §0904.05.05 (When Not to Require an Application).
- > You discover an income increase or new source of income that should have been reported at the last scheduled renewal.

EXAMPLE:

Susan calls in November to report that she began receiving child support payments of \$125 per month in June. She did not include this information on her September renewal form. Recalculate household income including the child support payment and record the new amount in MMIS. Do not wait until the next renewal.

If a change that would result in an increased premium is reported at any other time, record the information. Do not take action until the time of the next scheduled renewal. Compare income information reported on the renewal application to the

reported change. Contact the household as needed to resolve any discrepancies.

If the reported change would result in a decreased premium, record the new income information in MMIS. Do not require verification unless the change is reported at the time of the annual renewal.

MMIS will adjust the premium for the first available month when income decreases on an active case. Do not request manual adjustments.

EXAMPLE:

On May 21, Rita calls to report her husband, Karl, left the household. Karl did not have coverage, but his income was counted to determine the household's premium. Remove Karl's income and decrease the household size. MMIS will adjust the premium automatically.

If a household reports 2 income changes at the same time, determine if the combined changes would result in an increased or a decreased premium. If the combined changes would increase the premium, do not act on either change until the next renewal. If the combined changes would decrease the premium, act on both changes as soon as possible to allow MMIS to decrease the premium for the first available month.

EXAMPLE:

Anthony calls his worker to report that his Unemployment Insurance (UI) stopped and he began a job. The wages he reports from the job are higher than the UI and would result in an increased premium. Do not act on either change until Anthony's next scheduled renewal.

EXAMPLE:

Jackson reports changes in his household's employment. He received a raise, but his wife started a new job at a lower hourly rate. The combined effect of the 2 changes is decreased household income that would result in a lower premium. Enter both changes in MMIS. Do not wait until the next renewal.

M.S. 256L.07 subd. 1

Minnesota Rule 9506.0040 subp. 2c

MA/GAMC:

See §0915.03 (Adding a Person to the Household) when adding the income of a person who moves into an existing household.

Households are required to report changes in income within 10 days of the date the

change becomes known. Households who use a monthly manual spenddown must submit monthly income reports. See §0913.11 (Manual Monthly Spenddown Calculation) and §0905.07 (Monthly Reporting). All other households must submit income reports every 6 months. See §0913.07 (6-Month Spenddown Calculation), §0913.09 (Automated Monthly Spenddown Calculation), and §0905.09 (6-Month Reporting).

When you become aware of a change in household income, determine the effect of the change on the household's eligibility. If the change is reported during a certification period, recalculate eligibility for the current certification period.

For income increases:

When you become aware of an increase in income during a certification period, determine the affect on eligibility and take action immediately.

Request verification of new or increased earned income that affects eligibility. Require verification be submitted within 10 days of notification. New or increased earned income affects eligibility if it results in a change in eligibility basis, creates the need for a spenddown, or changes a spenddown amount.

Do not require verification if:

- The new or increased income causes ineligibility for MA:**
- Or**
- The new or increased income does not effect MA eligibility.**

Do not require verification of an increase in unearned income if it is reported at a time other than a scheduled 6-month or annual renewal.

EXAMPLE:

Bridget receives MA for herself and her 2 children. Their current certification period is June-November. The household's only income is child support for the children. All household members are eligible without a spenddown. On September 5, Bridget reports that she began a job on September 1.

Redetermine eligibility for each household member for the current certification period. Count zero income for Bridget for June-August, since the children's child support is not deemed to her. Project anticipated earnings for September-November. Count child support for the children for the entire 6-month certification period. Add Bridget's projected net earnings for September-November. **Determine whether any household members are**

eligible for Transition Year MA. See §0907.19.11 (Transitional/Transition Year MA). If any household member has a spenddown as a result of the new calculation, determine whether the spenddown can be met with bills incurred before the current certification period or with bills incurred during the certification period that were not covered by MA.

If a household member with a spenddown cannot meet a 6-month spenddown with existing bills, determine if the person could meet a monthly spenddown based on anticipated income and bills for the remaining months in the certification period. Terminate MA effective the first month for which you can give 10-day notice for any household member who cannot meet a 6-month or monthly spenddown.

If any household members move to Transition Year MA or MA with a spenddown due to the new earned income, request verification of the new earned income to be submitted within 10 days. Cancel MA coverage with 10-day notice for household members whose eligibility was affected by the increased earned income if verification is not submitted.

For income decreases:

When you become aware of a decrease in income during a certification period, determine the effect on eligibility **and take action immediately**. If no one in the household has a spenddown, no action is required. **Do not require verification of decreases in either earned or unearned income reported between 6-month or annual reviews.**

If the household has an automated or monthly manual spenddown, recompute the spenddown beginning with the month the change occurred. See §0913.09 (Automated Monthly Spenddown Calculation) and §0913.11 (Manual Monthly Spenddown Calculation).

If any household member has a 6-month spenddown, recompute eligibility for the existing certification period. If the decreased income results in an earlier satisfaction date, change the spenddown amount and satisfaction date on MAXIS and MMIS. Send a notice to the household to notify appropriate providers to bill MA or GAMC. See §0913.07 (6-Month Spenddown Calculation) and §0913.19 (Shortened Spenddown).

EXAMPLE:

Delbert receives GAMC with a 6-month spenddown. His current certification

period is January-June. He was hospitalized from January 13-16 and met his spenddown on January 14. On April 9, he reports his hours have been cut from 30 to 20 per week. The worker determines that Delbert would meet his spenddown on January 13 based on the reduction in income. Change the spenddown satisfaction date and recipient amount on MAXIS and MMIS. Notify Delbert of the change and advise him to have the hospital rebill the January 13-14 charges to GAMC. When the hospital receives payment, they will refund the difference between the old and new spenddown amounts to Delbert.

Premiums for people enrolled in Medical Assistance for Employed Persons with Disabilities (MA-EPD) are established for the full 6-month certification period. If a MA-EPD enrollee reports a change in income during the certification period, change the premium only if the income change results in a decreased premium or no premium. If the change results in an increased premium, do not take action to increase the premium until the next 6-month income review or annual recertification.