People enrolled in Minnesota Health Care Programs (MHCP) who have other coverage must follow certain procedures to ensure proper payment for health services they receive. DHS sends “Your Notice About Third Party Liability” (DHS 2810) to enrollees annually. This notice contains information about health insurance and third party liability.

Enrollees who have insurance or HMO coverage must follow the plan’s policies and use providers that participate with that plan. They must use coverage through an insurance plan or HMO before MHCP will pay for any services.

EXCEPTION:
Notify the Benefit Recovery Section (BRS) if enrollees are unable to use their primary coverage due to their distance from network providers. BRS applies a general standard of 30 miles to determine whether network providers are accessible.

MinnesotaCare:
Enrollees who have other health insurance must:

- Contact their MHCP prepaid health plan before receiving health care
- Use the providers their MHCP prepaid health plan tells them to use.

MA/GAMC:
Follow MinnesotaCare for managed care enrollees who have other coverage.

Enrollees who receive coverage through fee-for-service must:

- Use their private insurance or HMO coverage 1st. MA or GAMC will not pay for services for enrollees who have not used the private coverage 1st.
- Follow their insurance plan’s or HMO’s rules to get care covered by the plan or HMO.
- Use providers who participate with MHCP and their private coverage, including following the plan’s policy for referral to outside providers. Clients should ask about this policy when they schedule appointments to ensure payment for the services.