

**MinnesotaCare:**

No provisions.

**MA:**

The Medical Assistance for Employed Persons with Disabilities (MA-EPD) program provides MA coverage to certain employed disabled people who would not otherwise be eligible.

The following groups are not eligible for MA-EPD:

- > People age 65 and older.
- > People under age 16.

Consider people to be under age 65 through the month of the 65th birthday. See §0915.15.01 (Change in MA/GAMC Basis of Eligibility). Consider people to be age 16 beginning with the month of the 16th birthday.

- > SSI recipients.
- > People with 1619(a) or (b) status. See §0907.21.07.03 (MA Basis: 1619 A and B).
- > People ineligible for GRH who reside in a GRH facility and whose MA spenddown is fully met with remedial care costs.
- > People who reside in a long term care facility and are expected to remain for at least 30 consecutive days.

People who are terminated from SSI, RSDI or 1619(a) or (b) benefits because of excess income, assets or other non-disability factors may be eligible if they meet all other eligibility factors.

People may not be eligible for MA-EPD concurrently with the following programs:

- > The EW and AC waivers. These waivers are limited to people age 65 and over. See §0907.23.11 (MA Waiver Programs: EW) and §0918.05 (Alternative Care - AC).
- > QI. See §0907.21.09.09 (Medicare Supplement Programs: QI). QI and MA-

---

EPD may overlap only when a QI enrollee requests retroactive coverage for MA-EPD. If MA-EPD eligibility will continue, close QI for the first month for which you can give 10-day notice.

- > GAMC.
- > MinnesotaCare. MA-EPD may overlap with non-federally funded MinnesotaCare. Close MinnesotaCare for the first available month after approving MA-EPD. Do not charge MA-EPD premiums for the month(s) of overlap.
- > Refugee Medical Assistance (RMA). See §0907.21.13 (MA Basis: Refugee Medical Assistance - RMA).
- > QWD. See §0907.21.09.07 (Medicare Supplement Programs: QWD).
- > Prescription Drug Program. See §0907.21.09.11 (Medicare Supplement Programs: PDP).

**NOTE:**

People who are otherwise eligible for MA-EPD while residing in an IMD maybe eligible for program IM. See §0907.27 (MA/GAMC Basis: IMD Residents)

MA-EPD may not be the right choice for all employed people with disabilities. Determine eligibility for regular MA first. People with net countable incomes equal to or less than 100% FPG for their household size qualify for MA without a spenddown if they meet other MA eligibility requirements, including asset limits. All MA-EPD enrollees must pay premiums. **The initial premium must be paid to the county prior to approving MA-EPD eligibility. See §0913.01.03 (MA-EPD Premiums).** Allow people who qualify for both regular MA and MA-EPD to choose between them.

Employed people with disabilities may be eligible for MA-EPD if they meet all of the following conditions. This includes people who receive waived services through CAC, CADI, MRRC and TBI. See §0907.23 (MA Waiver Programs).

- > Are certified disabled by SSA or SMRT or who have been certified by the county case manager as eligible to receive services through the MR/RC waiver. See §0907.23.05 (MA Waiver Programs: MR/RC). Refer people whose SSI, RSDI, 1619(A) or 1619 (b) benefits are terminated, and people with no current disability certification from either SSA or SMRT for a SMRT

review.

For MA-EPD, SMRT will determine disability without regard to the person's earnings level. See §0906.15 (Disability Determinations).

-People who are in non-pay status for RSDI continue to be certified disabled by SSA during the period of non-pay status. Do not refer these people to SMRT.

-Some people may remain disabled but lose RSDI because they earn more than the Substantial Gainful Activity (SGA) level. If they are enrolled in Medicare, these people are eligible for a Medicare extension. Because SSA considers them to remain disabled during the Medicare extension, they continue to meet a disabled basis for MA. Do not refer them to SMRT.

People who are eligible for Medicare Part B must enroll as a condition of MA-EPD eligibility, regardless of their income level and the amount of the Part B premium. Approve MA-EPD for Part B eligible people who failed to enroll. Require them to enroll during the next general enrollment period (January-March of each year) as a condition of continued eligibility. Reimburse Part B premiums for MA-EPD enrollees with incomes no greater than 200% FPG who are not eligible for QMB or SLMB. See §0910.05.05 (Medicare Premium Payments). People may be eligible for MA-EPD concurrently with QMB and SLMB. To be eligible for QMB or SLMB, MA-EPD enrollees must meet all the eligibility requirements of those programs, including deeming of spousal income and assets. See §0907.21.09.03 (Medicare Savings Programs: QMB) and §0907.21.09.05 (Medicare Savings Programs: SLMB).

- > Receive an average of more than \$65 per month in earned income from employment or self-employment. The earnings must have Medicare and Social Security taxes withheld or paid by the self-employed applicant or enrollee. State and federal income taxes need only be paid or withheld if the person earns enough to be required to pay those taxes. See §0907.21.07.06 (MA-EPD: Employment Definition) for a definition of earned income for MA-EPD.
- > Have countable assets equal to or less than \$20,000, excluding retirement accounts and medical expense accounts. Exclude spousal assets, including the spouse's share of jointly held assets. Follow all other Method B asset exclusions. See §0909.11 (Excluded Assets) and §0909.11.01 (Additional Excluded Assets for Method A/B) for more information. Follow other asset

policies in §0909 (Assets), including verification, availability, asset reduction, and treatment of specific types of assets.

When an MA-EPD enrollee stops working for any reason, continue to apply the MA-EPD asset rules and \$20,000 limit when determining regular MA eligibility for up to 12 months after the person loses MA-EPD status.

- > Pay required premiums and unearned income obligations.

All MA-EPD enrollees have monthly premiums based on a sliding scale or a minimum of \$35, whichever is greater. **Premiums are calculated in MAXIS on the EBUD panel.** Count only the MA-EPD applicant or enrollee's income **when determining the premium**, unless the applicant or enrollee is age 16 or 17 and lives with one or both biological or adoptive parents. **Count** parental income in those cases. Follow §0908.05 (Determining MA/GAMC Household Size) to determine the household size, except for married couples who both apply for MA-EPD. **In this case, use** a household size of 1, plus children, for each spouse. See §0913 (Premiums and Spenddowns) and §0913.01.03 (MA-EPD Premiums).

MA-EPD enrollees with unearned income also have an unearned income obligation of one-half of 1 percent of the unearned income, in addition to the monthly premium.