
MinnesotaCare:

Unlike MA and GAMC, which allow people to choose which eligible household members want coverage, MinnesotaCare requires certain eligible family members to enroll. This provision is known as the All or Nothing Rule. The All or Nothing Rule requires that:

- < All eligible children in a household who do not have other health insurance enroll if one child enrolls.
- < All eligible spouses or parents in a household who do not have other health insurance enroll if one spouse or parent enrolls.
- < Parents may enroll only if the eligible children in the household who do not have other health insurance enroll. Parents may choose not to enroll. Eligible children may enroll regardless of whether the parents enroll.

NOTE: If a child who is required to provide or apply for a SSN fails to do so, they are still considered an eligible child and all children are ineligible. If an adult who is required to provide or apply for a SSN fails to do so, they are still considered an eligible adult and all adults are ineligible. Eligible children or adults refer to the bullets above. See §0906.11 (Social Security Number--MinnesotaCare).

EXAMPLE:

Bob, Mary and their two children, Sam (10) and Anna (3) apply for MinnesotaCare. They do not have any other health insurance. The HCAPP lists SSNs for everyone but Anna. Bob, Mary and Sam meet all eligibility requirements; Anna does not meet the SSN requirement. Do not approve coverage for Bob, Mary and Sam until a SSN is either applied for or obtained for Anna.

EXAMPLE:

Troy, Denesha and their two children ages 15 and 13 apply for MinnesotaCare. They do not have any other health insurance. The HCAPP lists SSNs for everyone but Denesha. Do not approve coverage for Denesha or Troy until Denesha supplies her SSN. Coverage for the children can be approved under the All or Nothing Rule because parents are not required to enroll with their children.

Do not enroll people who have other health coverage that prevents enrollment in MinnesotaCare. See §0910 (Other Health Coverage).

EXAMPLE:

Bud and Mabel, a married couple with no children in the home, apply for MinnesotaCare. They are both U.S. citizens and permanent Minnesota residents. Bud is disabled and covered by Medicare Parts A and B. Mabel has no health care coverage. Both would be required to enroll under the All or Nothing Rule. However, Bud cannot enroll because he has Medicare. Mabel can enroll separately. Base eligibility and premium amount on a household of 2 with 1 person covered.

EXAMPLE:

Judy and Greg apply for MinnesotaCare for their 2 children. Judy and Greg each have health insurance through work. Neither employer offers dependent coverage. The children have no insurance. Both children must enroll if they meet all other eligibility requirements. Base eligibility and premium amount on a household of 4 with 2 people covered.

EXAMPLE:

Alice applies for MinnesotaCare for her son Troy, who requires regular care for chronic ear infections. She does not want coverage for herself and her daughter Mavis, because they have no ongoing medical needs and Alice feels she can't afford the premium for 3 people. All 3 household members meet MinnesotaCare eligibility requirements. No one in the household has other health care coverage available. Both Troy and Mavis must enroll under the all or nothing rule. Alice is not required to enroll. Base eligibility and premium amount on a household of 3 with 2 people covered.

EXAMPLE:

Abe and Mary apply for MinnesotaCare for themselves and their 2 children, Kevin and Kyle. Mary is pregnant and covered by MA. Kevin is also on MA. Abe and Kyle are not covered on MA or GAMC because of excess income. They have no other coverage available. Mary and Kevin want to stay on MA. Kevin and Kyle would be required to enroll together because of the all or nothing rule, as would Abe and Mary. However, since Mary and Kevin have other health coverage through MA, they are not required to enroll. Kyle can enroll separately from Kevin. Abe is not required to enroll but may enroll separately from Mary as long as Kyle enrolls. Base eligibility and premium amount on a household of 4 with 2 people enrolled.

Do not apply the All or Nothing Rule to non-insurance eligibility factors that apply only to individual household members. Ineligibility of household members due to

technical factors does not affect the eligibility of other members who meet eligibility requirements. These factors include but are not limited to:

- < Cooperating with obtaining medical support. Caretakers who fail to cooperate without good cause are ineligible. Spouses and children may be eligible. See §0906.13 (Assigning Rights to Medical Support) and §0906.13.05 (Good Cause Exemptions--Medical Support).
- < Cooperating with applying for MA. Certain people with disabilities are required to apply for MA and become ineligible for MinnesotaCare if they fail to do so. Their spouses may remain eligible. See §0907.15 (MinnesotaCare Adults Without Children).
- < Meeting citizenship and immigration requirements. People who do not have a status that qualifies for MinnesotaCare are ineligible. Other household members with a qualifying status may be eligible. See §0906.03 (Citizenship and Immigration Status).

M.S. 256L.04 Subd. 1b

Minnesota Rules 9506.0020 Subp. 4

MA/GAMC:

No provisions.