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**MinnesotaCare/ MA Method A/ GHO:**

Exclude one vehicle for each household member of legal driving age used for employment or seeking employment. This includes vehicles used for employment or job search by household members who are not requesting or are not eligible for coverage. Exclude the highest valued vehicle(s), regardless of which vehicles the employed household members actually drive to work.

**EXAMPLE:**

Jon and Marie apply for MinnesotaCare for themselves, their 19-year-old son Ben, and their 17-year-old daughter Jessica. Jon and Marie have an asset limit of \$30,000. Ben and Jessica have no asset limit. Jon and Ben are employed full time. Marie was laid off from her previous job and is seeking employment. Jessica is a full-time student and is employed part time. The family owns 4 vehicles. Exclude the equity value of all vehicles. If only 3 household members are employed or seeking employment, exclude the equity value of the 3 highest valued vehicles.

Exclude vehicles used in a trade or business if the equity value combined with other assets of the trade or business does not exceed \$200,000. See §0909.11.03 (Excluded Assets for Self-Support).

Count the equity value of non-excluded vehicles. Use the information reported by the client to determine the fair market value and encumbrances. If the client does not supply a value, use the NADA trade-in value. If the client disputes the NADA value, accept the client's statement of the vehicle's value.

A vehicle may be any conveyance used on air, land, or water. It need not be licensed.

**MA Method B/GAMC:**

If a vehicle is used as a place of residence or it is essential for self-support, exclude the vehicle under those provisions. See §0909.13 (Real Property: Homestead) and §0909.11.03 (Excluded Assets for Self-Support). If a vehicle can not be excluded under the provisions above follow the policy below.

Exclude one vehicle per household regardless of the value if it is used for transportation of the client or a member of the client's household. Assume the vehicle is used for transportation, unless there is evidence to the contrary. A vehicle may be any conveyance used on air, land, or water. It need not be licensed.

Only one vehicle can be used for transportation. If the household owns more than

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one vehicle that is used for transportation, exclude the vehicle with the highest equity value. Use the NADA trade-in value to determine the fair market value (FMV) of all non-excluded vehicles. To determine the equity value, subtract the balance owed on secured loans from the FMV. A secured loan is any loan for which the vehicle is held as collateral and/or the lender holds title to the vehicle.

**EXAMPLE**

Yara and Thor are both disabled and applying for MA. They own two vehicles, both of which are used for transportation. One vehicle has a FMV of \$3400. The other vehicle has a FMV of \$12,000 with \$9000 owed, leaving an equity value of \$3000. Since both vehicles are used for transportation, exclude the vehicle with the highest equity value, which in this case is the first one with a FMV of \$3400.

Do not exclude the equity value of the following vehicles:

- < A vehicle that has been junked,
- < A vehicle that is used only as a recreational vehicle (e.g. a boat used on weekends for pleasure).

Count the equity value of any vehicle that does not meet an exclusion reason towards the asset limit.