
MinnesotaCare:**Access to ESI.**

Verify access to ESI for all employed MinnesotaCare applicants and enrollees reporting employment. Deny or terminate eligibility for applicants and enrollees who report access to ESI. Do not require verification prior to denial or termination.

If an applicant or enrollee indicates that he or she is employed, their spouse is employed or their child(ren) are employed, verify whether there is access to ESI for each employer listed.

Do not delay or deny coverage for children in households with verified family incomes at or below 150% FPG regardless of their parents' failure to verify access to ESI.

Require verification of access to ESI for each employer listed by an applicant or enrollee, regardless of whether the worker or agency has knowledge of a particular employer's policy on offering health insurance.

Do not verify access to ESI for applicants and enrollees who are:

- Children with verified family incomes at or below 150% FPG;
- Farmers with no other type of employment in the household; or
- Self employed with no other type of employment in the household

All applications and renewals must be pended (P30 or C47), awaiting verification of access to ESI from all employers listed on the application or renewal form unless verification has already been provided with the application or renewal. Request ESI verification and document all actions and requests for verification in case notes. Applicants and enrollees have 30 days to provide verification of access to ESI. Applicants and enrollees who fail to provide this verification will be denied or terminated automatically by MMIS in 60 days or for enrollees renewing coverage, at the end of the renewal period.

Require verification of access to ESI at each renewal, for all currently employed enrollees, for all employers listed, regardless of whether verification was collected previously.

Require verification of access to ESI between renewals if the enrollee reports new employment or a change in employers for themselves, their spouse or their children.

Acceptable forms of verification include:

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- > A Request for Verification of Employer Insurance (DHS-3348) completed and signed by the employer or union.
 - > Documents from an employer that show what health insurance is offered and how much the employer and employee pay for it. Open enrollment materials will often have this information. Employee handbooks or new employee orientation papers may also have this information: or
 - > A written statement from the employer or union that provides information necessary to determine whether the employee and dependents have access to ESI.

Example:

Jack applies for MinnesotaCare for himself and his family on April 3. Jack answers “no” to the employer-offered health insurance question on the application. Jack is employed. His wife is self-employed. Income verification has not been submitted with the application. The worker pends Jack and his family for Incomplete Application, noting that income and insurance verification are needed. See MMIS User Manual, MinnesotaCare Section, Reference Codes, Pending Codes, for information on correct MMIS codes.

The worker requests income verification and includes a Request for Verification of Employer Insurance (DHS-3348) and a note to Jack that he may submit open enrollment or other health insurance documents from his employer or give the verification form to his employer to complete. Jack faxes copies of his pay stubs and tax forms as income verification and provides the employer completed Request for Verification of Employer Insurance (DHS-3348). The ESI verification indicates that Jack and his dependents do not have access to ESI through his employer:

The family meets all income and eligibility requirements for MinnesotaCare. Approve the case as pending awaiting payment. If Jack submits income verification but does not submit the verification form or copies of his open enrollment materials or other employer documentation, continue the pending status for ESI. MMIS will automatically deny the application in 60 days.

Do not contact the employer or union without written consent from the applicant or enrollee to verify access to ESI.

Submit a HealthQuest if the employer refuses to provide ESI verification.

MA/GAMC:

No provisions.