

NUMBER

#24-21-11

DATE

November 22, 2024

OF INTEREST TO

County Directors

Social Services Supervisors and
Staff

Financial Assistance Supervisors
and Workers

Tribal Chairpersons and Tribal
Health Directors

Navigators, Certified
Application Counselors, and
Brokers

ACTION/DUE DATE

Implement the policies in this
bulletin effective January 1,
2025

EXPIRATION DATE

November 22, 2026

DHS Expands Continuous MA Eligibility for Children Up to Age 6, and for Children Ages 19 and 20

TOPIC

Expansion of continuous Medical Assistance (MA) eligibility for children up to age 6, and for children ages 19 and 20.

PURPOSE

This bulletin provides policy information about the expansion of continuous MA eligibility for children up to age 6, and children ages 19 and 20.

CONTACT

Counties and Tribal agencies should submit policy questions via HealthQuest. All others should direct questions to:

Health Care Eligibility and Access Division
PO Box 64989
540 Cedar Street
St. Paul, MN 55164-0989

SIGNED



JOHN CONNOLLY
Assistant Commissioner
Health Care Administration

TERMINOLOGY NOTICE

The terminology used to describe people we serve has changed over time. The Minnesota Department of Human Services (DHS) supports the use of "People First" language.

I. Background

On December 20, 2023, the Department of Human Services (DHS) published [Bulletin #23-21-27](#), announcing 12 months of continuous Medical Assistance (MA) eligibility for children under age 19, effective January 1, 2024. This change was a result of a federal law, the Consolidated Appropriations Act, 2023, and a conforming Minnesota state law.

The state law also authorized an expansion of continuous MA eligibility for children to age 6 and 12 months of continuous eligibility to children ages 19 and 20. These changes, however, are effective January 1, 2025, or upon approval of a federal waiver by the Centers for Medicare & Medicaid Services (CMS), whichever is later.

In January 2024, DHS requested an amendment to Minnesota's section 1115 Medicaid demonstration waiver to expand and extend continuous eligibility for children. In the request to CMS, DHS noted that the proposed continuous eligibility policies simplify eligibility processes for all children and will decrease the circumstances where children churn off and back on MA due to temporary fluctuations in family size or income, or missing paperwork. Providing continuous eligibility for children under age 6 supports early brain development during the first five years of life and supports continued access to well child and preventive health care including childhood immunizations. Extending continuous eligibility to young adults ages 19 and 20 mitigates coverage losses resulting from the lower income eligibility limit for that group and provides a bridge during the time many enrollees are transitioning from school to employment.

On November 14, 2024, CMS approved an amendment to Minnesota's section 1115 Medicaid demonstration waiver to provide continuous MA eligibility to children through the month of the child's 6th birthday and to extend 12-month continuous MA eligibility to children ages 19 and 20. This bulletin announces this expansion of continuous eligibility and clarifies certain policies related to continuous eligibility for children, effective January 1, 2025.

The policy changes in this bulletin apply to the following MA populations and subprograms:

- Auto newborn
- MA infants aged from birth up to age 2
- MA children ages 2 through 18
- MA children ages 19 and 20
- Children's Health Insurance Program (CHIP) funded infants aged from birth up to age 2
- Children receiving NorthStar Adoption Assistance, NorthStar Kinship Assistance, and Children in Foster Care
- Children who are Former Foster Care Youth
- Children who are receiving MA for Long-Term Services (MA-LTC) including for home and community-based services (HCBS) waiver programs
- Children with disabilities, including MA for Employed Persons with Disabilities (MA-EPD)
- Children who are eligible for MA under the TEFRA Option
- Children who are enrolled in both Medicare and in Medicare Savings Programs (MSP)
- Children who are eligible for Emergency Medical Assistance (EMA)
- Children who are enrolled in the Minnesota Family Planning Program (MFPP)

Continuous eligibility **does not apply** to the following populations:

- Children who are eligible for MA or EMA with a medical spenddown
- Children who have temporary eligibility for MA through the Hospital Presumptive Eligibility (HPE) program
- Children who are eligible for MA through Transitional Medical Assistance (TMA) or Transitional Year Medical Assistance (TYMA)
- Children who are eligible for MinnesotaCare

II. Continuous Eligibility Expansion

Effective January 1, 2025, a child determined eligible for MA who is under age 6 will have continuous MA eligibility through the month in which the child turns age 6. Also, a child age 19 or 20 will have up to 12 months of continuous MA eligibility. MA eligibility must not end during a child's continuous eligibility period based on changes in circumstances. This includes changes reported by the child or the child's representative or found through electronic data sources, unless one of the following exceptions occur:

- The child turns age 6 (a child is considered 6 the first day of the month following the month of the child's birthday).
- The child turns age 21 (a child is considered 21 the first day of the month following the month of the child's birthday).
- The child is no longer a resident of Minnesota.
- The child or the child's representative requests a voluntary closure of MA.
- The child is deceased.
- The child was approved for MA based on attested information and outstanding post-eligibility verification was not provided or was provided and results in ineligibility.
- The agency determines that eligibility was granted in error at the most recent determination, redetermination, or renewal of eligibility because of agency error or fraud attributed to the child or the child's representative.

Effective January 1, 2025, turning age 19 is no longer an exception to continuous MA eligibility.

The continuous eligibility policies outlined in [Bulletin #23-21-27](#) continue to apply, and include the clarifications outlined in this bulletin.

A. Children Under Age 6

A child under age 6 who is eligible for MA on or after January 1, 2025, remains continuously eligible through the last day of the month of the child's 6th birthday, unless an exception to continuous eligibility occurs. A child who becomes eligible for MA at any point before age 6 is continuously eligible until the month after the child's 6th birthday.

Turning age 6 ends the continuous eligibility period for this age group. MA eligibility must be redetermined under all MA bases without interruption in coverage prior to the end of the child's 6th birthday month. If the redetermination results in MA eligibility, the child, now age 6, is protected by continuous eligibility between each annual eligibility renewal.

If a child turning age 6 is determined no longer eligible for MA under any basis, a redetermination of eligibility must occur for MinnesotaCare, or a qualified health plan with or without advanced premium tax credits with 10-day advance notice that MA eligibility is ending.

Children under age 6 are not subject to eligibility renewals during their continuous eligibility period. The METS and MAXIS eligibility systems will generate, and DHS will mail, a notice annually during the MA continuous eligibility period for children under age 6 as a reminder to report changes that may impact continuous eligibility. Children under age 6 with MA eligibility in MAXIS will receive an Annual Health Care Notice every year in their birthday month. Children under age 6 with MA eligibility in METS will receive a [Health Care Renewal Notice](#) that indicates their MA eligibility has been auto renewed, in advance of their household's renewal month each year.

Example:

Olivia, age 3, is determined eligible and enrolled in MA as a Child Aged 2 through 18. Olivia remains eligible for MA through the month of her 6th birthday, unless an exception to continuous eligibility occurs. Olivia's household receives an annual notice each year by U.S. mail, and Olivia's MA eligibility is redetermined effective the month after her 6th birthday.

B. Children Ages 19 and 20

A child age 19 or 20 who is eligible for MA on or after January 1, 2025, remains continuously eligible for MA for up to 12 months until the last day of the month in which they turn 21, unless an exception to continuous eligibility occurs.

The continuous eligibility period begins the first day of the month that the child is determined eligible for MA, excluding any retroactive months, and ends the last day of the certification period, unless an exception to continuous eligibility occurs. If an exception to continuous eligibility occurs, the continuous eligibility period ends the last day of the month that 10-day advance notice is provided.

When a child age 19 or 20 joins family members on an existing MA case or requests MA after the application of other family members or between renewals, the child will have an initial continuous eligibility period of less than 12 months, and it runs through the last month of the household's current certification period. If the child is still MA eligible when the eligibility renewal occurs, the subsequent continuous eligibility period will be 12 months, unless an exception to continuous eligibility occurs.

At the end of each 12-month continuous eligibility period, the child is subject to annual renewal and eligibility is redetermined. If the child remains eligible for MA at renewal, the child will receive another 12-month continuous eligibility period. If the child is no longer eligible for MA at renewal, redetermine

the child's eligibility and transition the child to another Minnesota Health Care Program if eligible with 10-day advance notice that MA is ending.

Turning 21 ends the continuous eligibility period for this age group. When enrollees are turning age 21, they must be redetermined under all MA bases they are potentially eligible for without interruption in their coverage. If enrollees are no longer eligible for MA under any basis, their eligibility must be redetermined for MinnesotaCare, or a qualified health plan with or without advanced premium tax credits.

III. Continuous Eligibility Policy Clarifications

The following clarifications to the policies outlined in [Bulletin #23-21-27](#) apply to all children under age 21.

A. Changes Processed After Renewal but Before the End of the Certification Period

In [Bulletin #23-21-27](#), section B. 1. a., we stated that if a household reported an adverse change after a child's MA eligibility has been renewed but before the beginning of the new certification period, MA eligibility could end if the change resulted in the child's ineligibility and if 10-day notice could be provided before the end of the certification period.

Effective January 1, 2025, children ages 6 through age 20 who are eligible for 12 months of continuous eligibility for MA can no longer have their coverage closed due to an adverse change in circumstances that results in ineligibility, unless an exception occurs. Once the child's MA eligibility is renewed, the child will remain continuously eligible for the remainder of the new certification period, even if an adverse change is reported before the new certification period begins. This applies regardless of whether the child's MA eligibility is auto renewed through an ex parte process or a renewal form that results in continued eligibility is processed.

B. Additional MA Populations Impacted by Continuous Eligibility

1. Auto Newborns

Children eligible for MA under the auto newborn basis are continuously eligible under that basis until the end of the month of the child's first birthday. See Eligibility Policy Manual (EPM) [Section 2.2.2.1.1](#) for more information.

Under continuous MA eligibility up to age 6, children eligible for MA under the auto newborn basis are continuously eligible through the last day of the month of the child's 6th birthday, regardless of whether the child's Social Security number is provided and verified, unless an exception to continuous eligibility occurs.

2. Former Foster Care Youth

A person who left foster care at 18 years of age or older, and who was enrolled in MA or another state's Medicaid program when they left foster care, may be eligible for MA under the former foster care youth basis of eligibility (MA-FFY) until age 26, without regard to income or assets. See EPM [Section 2.2.2.1.3](#) for more information.

Youth eligible for MA-FFY have continuous MA eligibility until age 21. From age 21 to the month of their 26th birthday, standard eligibility policies for MA-FFY apply.

C. Medicare Savings Programs (MSP) Eligibility

A child who has both MA and MSP and whose Medicare coverage ends is no longer eligible for MSP, as Medicare coverage is required for MSP eligibility. The child remains eligible for MA under continuous coverage policies, even if MSP eligibility ends for this reason.

D. Home and Community-Based Service (HCBS) Waiver Eligibility

A child enrolled in MA and on a Home and Community-Based Services (HCBS) waiver may no longer qualify for the waiver due to changes in disability or no longer meeting level of care requirements. The child remains eligible for MA under continuous coverage policies, even if eligibility for the HCBS waiver ends. See EPM [Section 2.3.2.2 Certification of Disability](#).

E. Transitions Between Emergency Medical Assistance (EMA) and MA

Emergency Medical Assistance (EMA) provides coverage for emergency services to individuals who meet the financial and non-financial eligibility requirements for Medical Assistance (MA) but are not eligible due to their immigration status. A child who is under age 21, is not a U.S. citizen, and is not considered lawfully present, as defined at EPM [Appendix H Lawfully Present Noncitizens](#), is not eligible for MA. See EPM [Section 2.1.2.2.2. MA Immigration Status and Section 2.5.3. Emergency Medical Assistance](#).

1. EMA to MA

When a child under age 21 is on EMA and experiences an immigration status change so that the child now meets the definition of lawfully present at EPM [Appendix H](#), the child is eligible for MA for the remainder of the continuous eligibility period.

Example:

Kayce, age 19, is enrolled in EMA. Kayce experiences an increase in income but remains on EMA due to continuous eligibility policy. Before Kayce's annual eligibility renewal, Kayce files a Special Immigrant Juvenile petition with U.S. Citizenship and Immigration Services, and reports this to the agency. Kayce is now lawfully present for the purpose of MA eligibility as a child under age 21. Kayce transitions from EMA to MA and remains continuously MA eligible until the annual eligibility renewal.

2. MA to EMA

When a child under age 21 is on MA and experiences an immigration status change that causes the child to no longer meet the definition of lawfully present at EPM [Appendix H](#), the child remains continuously MA eligible until the next annual eligibility renewal. If eligible, the child may transition from MA to EMA as a result of the renewal. In addition to EMA, the child may also meet MinnesotaCare program eligibility. See [Bulletin #24-21-10](#) for more information about MinnesotaCare.

F. Medical Assistance for Employed Persons with Disabilities (MA-EPD)

A child under age 21 who qualifies for MA-EPD must pay the initial MA-EPD premium to obtain eligibility. Once the premium is paid, the child is eligible for MA-EPD, and the child's MA-EPD premium cannot increase until the next annual eligibility renewal when the child's continuous eligibility period ends. Also, the child cannot have MA-EPD eligibility closed for nonpayment of the MA-EPD payment during the continuous eligibility period.

A child enrolled in MA-EPD remains continuously MA eligible until the next annual eligibility renewal, even if the child stops working.

IV. Action Required

Effective January 1, 2025, county and tribal eligibility workers must follow the policies outlined in this bulletin.

V. Legal Authority

Code of Federal Regulations, title 42, section 435.926

Code of Federal Regulations, title 42, section 457.342

Laws of Minnesota 2023, chapter 70, article 16, section 11

Americans with Disabilities Act (ADA) Advisory

This information is available in accessible formats for people with disabilities by calling 651-297-3862 or toll free at 800-657-3672 or by using your preferred relay service. For other information on disability rights and protections, contact the agency's ADA coordinator.