

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Employees and small businesses	Individuals recently covered by an employer health plan	Individuals & families	Individuals with expensive medical conditions	Low income individuals and families	Moderate income children and parents	Women	Veterans	Seniors	Trade Dislocated Workers (TAA recipients)
Plan	<p><b>Group Health</b></p> <p>Minnesota Association of Health Underwriters</p> <p>www.nahuregion4.org</p>	<p><b>COBRA &amp; MiniCOBRA</b></p> <p>then convert to</p> <p><b>HIPAA</b></p> <p>Health Insurance Portability and Accountability Act</p> <p>866-4-USA-DOL www.dol.gov</p> <p>or</p> <p><b>State Conversion Plans</b></p>	<p><b>Private Plans</b></p> <p>Minnesota Association of Health Underwriters</p> <p>www.nahuregion4.org</p>	<p><b>Minnesota Comprehensive Health Association (MCHA)</b></p> <p>952-593-9609 866-894-8053</p> <p>www.mchamn.com</p>	<p><b>Medicaid</b></p> <p>Twin-Cities Metro Area 651-431-2670</p> <p>Outside Metro Area 800-657-3739</p> <p>TTD: 800-627-3529 or 800-711-3529</p> <p>www.dhs.state.mn.us</p>	<p><b>MinnesotaCare</b></p> <p>651-297-3862 800-657-3672 TTD: 800-627-3529</p>	<p><b>Sage Screening Program</b></p> <p>888-643-2584 888-6-HEALTH</p>	<p><b>VA Medical Benefits Package</b></p> <p>877-222-8387</p> <p>www.va.gov</p>	<p><b>Medicare</b></p> <p>800-952-5253 800-MEDICARE www.medicare.gov</p> <p><b>Medicare Prescription Drug Program</b></p> <p>800-633-4227</p> <p><b>MN State Health Insurance Program</b></p> <p>800-333-2433 TTD: 800-627-3529</p>	<p><b>Health Coverage Tax Credit</b></p> <p>866-628-HCTC</p>
Coverage	<p>Pre-existing conditions can be excluded for a limited time depending upon the type of group plan you are joining</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA coverage available for 18-36+ months depending on qualifying events; benefits are same as group program</p> <p>HIPAA individual-plan conversion benefits are based on the program selected, no expiration</p> <p>State conversion plans offered through private health insurance market will vary (see MCHA)</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Options vary depending on applicant needs and plan selected</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Professional service, prescription drugs and pharmacy services, mail service, prescription drug program, hospital ambulance, home health care, outpatient, rehabilitation, mental health substance abuse, durable medical equipment and prosthetics, organ and bone marrow transplant, dental infertility services, hospice, reconstructive and restorative surgery, skilled nursing, emergency and more</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Clinic and physician, immunizations, ambulance, emergency room services when used for emergency care, inpatient and outpatient hospital care, lab, X-ray, family planning, pregnancy related services, nurse midwife, medical equipment and supplies, Hearing aids, physical, occupational, speech, respiratory and rehabilitative therapy, transportation, mental health services, alcohol and drug treatment, prosthetics, nursing facilities, home health services, hospice, and more</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Doctor and health clinic visits for preventive care, family planning, immunizations, laboratory and X-ray services, outpatient surgery, chiropractic care, doctor and health clinic visits for non-preventive care, eye exams, mental health services, emergency room, prescriptions</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Free screening and follow-up services to uninsured and underinsured women</p>	<p>Comprehensive preventive and primary care, outpatient and inpatient services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Comprehensive preventive and primary care, outpatient and inpatient services, prescriptions</p> <p>MNSHIP is a Medicare counseling and application service</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover COBRA if employer contributes less than 50% (or spouses' employer)</p> <p>Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p><b>GUARANTEED ISSUE</b></p> <p>Company size 2-50 employees</p> <p>Owner can count as an employee, proprietor-name on license must draw wages</p>	<p><b>GUARANTEED ISSUE</b></p> <p>All coverage terminated within last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>For HIPAA: recently covered by group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>MiniCOBRA is for companies with 2-19 employees</p> <p>State resident</p>	<p>All individual market carriers are subject to a 6-month look-back and a 12-month exclusionary period limit on pre-existing health conditions</p> <p>If you are turned down, see next column</p>	<p><b>GUARANTEED ISSUE</b></p> <p>State resident for the six months immediately preceding the completion of your application</p> <p>Have been rejected for individual health coverage within six months of the application either by a health insurance carrier of a licensed insurance agent; or</p> <p>Have reached age 65 or over and are not eligible for the health insurance benefits of Medicare Program; or</p> <p>Have been treated with the last three years for one of the special "Presumptive Conditions" listed on the MCHA application form</p>	<p><b>GUARANTEED ISSUE</b></p> <p>Limited assets such as cash, savings, stocks and bonds (except for pregnant women and children)</p> <p>Infants (ages 0-2): 280% FPL</p> <p>Pregnant Women: 275% FPL</p> <p>Children (ages 1-19): 150% FPL</p> <p>Parents: 275% FPL</p> <p>SSI Recipients: 70% FPL</p> <p>Medically Needy Individual: 67% FPL, Couple-62%</p> <p>Disabled are allowed to "spend down" for eligibility</p>	<p><b>GUARANTEED ISSUE</b></p> <p>Children in families up to 280% FPL</p> <p>Parents that have family incomes of between 100-200% FPL</p> <p>Must be ineligible for other insurance, public or private</p> <p>Residents and U.S. citizens</p>	<p><b>GUARANTEED ISSUE</b></p> <p>Age-appropriate women</p> <p>Uninsured or underinsured</p>	<p><b>GUARANTEED ISSUE</b></p> <p>"Veteran status" = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions</p> <p>Certain veterans must have completed 24 continuous months of service</p>	<p><b>GUARANTEED ISSUE</b></p> <p>Age 65 and older</p>	<p><b>GUARANTEED ISSUE</b></p> <p>Must be receiving TAA (Trade Adjustment Assistance)</p> <p>Must not have access to employer plan that pays 50% of coverage cost.</p> <p>Not enrolled in certain state plans</p> <p>Also see MCHA</p>
Monthly Cost	<p>Costs depend on employer contribution</p>	<p>Costs range from 102-150% of group health rates</p>	<p>Various price ranges depending on deductible and what plan you buy</p>	<p>Rates can be 125% of average rates</p> <p>Seven individual plans options, including PPO plans with deductibles of \$500, \$1000, \$2000, \$5000, and \$10,000, and two different Medicare supplemental policies</p>	<p><b>\$0</b> or minimal share-of-cost and no co-pays</p>	<p><b>\$5</b> monthly premium and no co-pays</p>	<p><b>\$0</b></p>	<p><b>\$0</b> and share of cost and co-pays depending on income level</p>	<p><b>\$0</b> or share of cost</p>	<p><b>65%</b> of the insurance premium</p>

**Other programs & resources**

**Medical Assistance for Employed Persons with Disabilities**  
866-333-2466  
TTD: 800-657-3659

**Family Planning**  
800.78FACTS  
www.stdhotline.state.mn.us/

**Bemidju Area Indian Health Services**  
218-444-0458  
www.ihs.gov

**NOTE:** Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly sponsored programs.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.

"Guaranteed Issue" means you cannot be turned down due to your health conditions.

"FPL" means Federal Poverty Level. See explanation on reverse side of this Matrix.



## Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

**STEP 1** For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

**STEP 2** See the reverse side of this Matrix brochure to determine 2-3 for options for which the applicant might qualify.

**STEP 3** Create a list of websites and phone numbers for the applicant and encourage him/her to get more information.

### Your Federal Poverty Level (FPL) (based on monthly family income)

Family Size (Household)	100% FPL	133% FPL	200% FPL	250% FPL	300% FPL
1	\$817	\$1,086	\$1,633	\$2,042	\$2,450
2	1,100	1,463	2,200	2,750	3,300
3	1,383	1,839	2,767	3,458	4,150
4	1,667	2,217	3,333	4,167	5,000
5	1,950	2,593	3,900	4,875	5,850
6	2,233	2,970	4,468	5,583	6,700
7	2,516	3,347	5,033	6,292	7,550
8	2,800	3,724	5,600	7,000	8,400

- A pregnant woman counts as two for the purpose of this chart.
- Add \$283/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Occupational Employment and Wage Data and Department of Health and Human Services, 2006

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education, [www.coverageforall.org](http://www.coverageforall.org).

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## Other sources of information

### Financial aid and free or low-cost benefits

**Government Benefits Finder**  
800-FED-INFO  
[www.benefits.gov](http://www.benefits.gov)

(Search tool for grants, loans and other benefits)

**Catalog of Federal Domestic Assistance**  
[www.cfda.gov](http://www.cfda.gov)

(Search tool for grants, loans and other benefits)

### Finding local health care options

**Bureau of Primary Health Care**  
888-ASK-HRSA  
[www.ask.hrsa.gov/pc](http://www.ask.hrsa.gov/pc)

(Search tool by zip code)

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

**Self Help Clearing House**  
[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

**Minnesota Department of Human Services**

651-297-3862  
800-657-3672  
TTD: 800-627-3529

(State program information)

### Laws and regulations

**Minnesota Department of Commerce**

651-296-2488  
651-296-4026  
TTD: 651-296-2860

(General information on all types of insurance)

**Employee Benefits Security Administration**

[www.dol.gov/ebsa](http://www.dol.gov/ebsa)

(Official information and rules from the U.S. Department of Labor)

### Help with this Matrix or finding a broker or agent

**Minnesota Association of Health Underwriters**

[www.nahuregion4.org](http://www.nahuregion4.org)

(State organization of insurance brokers)

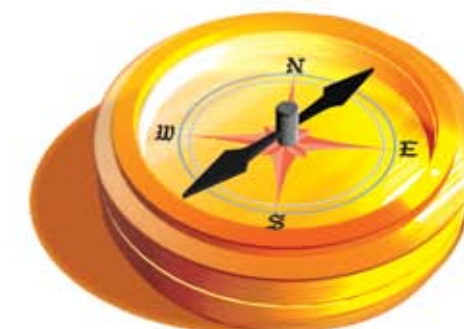
The Foundation for Health Coverage Education has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.

## MINNESOTA

# Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options