

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						Other Programs & Resources
	Small businesses (2-50 Employees)	Individuals recently covered by an employer health plan	Individuals & families	Individuals with pre-existing, severe or chronic medical conditions	Low income individuals and families	Women	Lower income individuals	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)	
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Health Minnesota Association of Health Underwriters www.emahu.org</p>	<p>COBRA & Mini-COBRA</p> <p>Then convert to HIPAA Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p> <p>Or State Conversion Plans</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Minnesota Association of Health Underwriters www.emahu.org</p>	<p>Minnesota Comprehensive Health Association (MCHA) 952-593-9609 866-894-8053 www.mchamn.com</p>	<p>Medicaid (Medical Assistance) Twin-Cities Metro Area 651-431-2670 Outside Twin-Cities Metro Area 800-657-3739 TTD: 800-627-3529 www.dhs.state.mn.us www.bridgetobenefits.org</p>	<p>Sage Screening Program 888-6-HEALTH 888-643-2584 www.health.state.mn.us/divs/hpcd/ccs/mbcccp.htm</p> <p>Women-Infant-Children (WIC) 800-WIC-4030 800-942-4030 www.health.state.mn.us/divs/fh/wic/index.html</p>	<p>MinnesotaCare Twin-Cities Metro Area 651-297-3862 Outside Twin-Cities Metro Area 800-657-3672 TTY: 800-627-3529 www.bridgetobenefits.org</p> <p>General Assistance Twin-Cities Metro Area 651-297-3862 Outside Twin-Cities Metro Area 800-657-3672 www.bridgetobenefits.org</p>	<p>Medicare 800-MEDICARE 800-633-4227 www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>MinnesotaHelp.info 800-333-2433 TTD: 800-627-3529 http://minnesotahelp.info/</p>	<p>Health Coverage Tax Credit 866-628-HCTC 866-628-4282 www.irs.gov (key word HCTC)</p>	<p>VA Medical Benefits Package 877-222-8387 www.va.gov</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>Benefits will vary depending on the chosen plan</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA or Mini-COBRA: Coverage available for 18 to 36 months depending on qualifying events, benefits are the same as what you had with your previous employer</p> <p>COBRA Subsidy: 15 months of partially subsidized COBRA premium</p> <p>HIPAA: Benefits are based on the program selected and there is no expiration of coverage</p> <p>State conversion plans offered through private health insurance market will vary</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>Sage Screening Program: Free screening and follow-up services to uninsured and underinsured women</p> <p>WIC: Nutrition education and services; Breastfeeding promotion and education; A monthly food prescription of nutritious foods; and Access to maternal, prenatal and pediatric health-care services</p>	<p>MinnesotaCare: Dental services, Doctor and health clinic visits for preventive care, Doctor and health clinic visits for non-preventive care, Emergency room visits, Inpatient hospital coverage</p> <p>General Assistance: Doctor and clinic visits, routine checkups, family planning, immunizations, inpatient hospital and outpatient surgery, eye exams, prescription drugs, diabetic supplies and equipment, chiropractic care, lab and x-ray services, residential alcohol and drug treatment, and mental health services; families with children can also get dental and vision care</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers two standard plans, Part A: Hospital Insurance and Part B: Medical Insurance, as well as several supplemental and advantage plans. It also offers a prescription drug program called Medicare Part D</p> <p>MinnesotaHelp.info is a Medicare counseling service</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover 80% of your COBRA premium 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>	<p>Comprehensive preventive and primary care, outpatient and inpatient services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p>GUARANTEED COVERAGE</p> <p>Company size 2-50 employees</p> <p>Owner can count as an employee, proprietor-name on license must draw wages</p>	<p>GUARANTEED COVERAGE</p> <p>COBRA or Mini-COBRA: If you were involuntarily terminated between Sept 1, 2008 and May 31, 2010, you are eligible for a 65% COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples. You have 60 days from date of termination to sign up for COBRA coverage</p> <p>Mini-COBRA: Applies to small businesses with less than 20 employees</p> <p>HIPAA: After you have exhausted your COBRA benefits or if you had 18 months of continuous coverage and your company went out of business, you may convert to a HIPAA individual plan, even if you have pre-existing conditions. You have 63 days from the date you lost your previous coverage to sign up for HIPAA</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 denied coverage for a medical condition, you may be eligible for MCHA, see next column</p>	<p>GUARANTEED COVERAGE</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>GUARANTEED COVERAGE</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 2-18): 150% FPL</p> <p>Elderly, blind and people with disabilities, Parents (and adults ages 19 and 20): 100% 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>GUARANTEED COVERAGE</p> <p>Sage Screening Program: Income at or below 250% FPL; Age 40 or older; Have no insurance or are underinsured</p> <p>WIC: Live in Minnesota, have a nutritional need (WIC staff can help you determine this), are a child under 5, a new mom, or a pregnant or breastfeeding woman, Income must be: Family of 1: \$1,604, Family of 2: \$2,159, Family of 3: \$2,714, Family of 4: \$3,269, \$555 for each additional family member</p>	<p>GUARANTEED COVERAGE</p> <p>MinnesotaCare: Children, families, pregnant women, and adults without children can all get MinnesotaCare. You have to live in Minnesota and have a Social Security number. Adults without Children income at or below 200%, Parents of children under 21, Pregnant women and children under 21 income at or below 275% of the FPL. You cannot get MinnesotaCare if you have had health insurance during the last four months unless the insurance was Medical Assistance. After four months without insurance, then you could get MinnesotaCare</p> <p>General Assistance: Must be an adult between ages 21-64, have no dependent children under age 18, live in Minnesota and have income below the limits. For full medical benefits you must have an income at or below 75% of the FPL; If your income is between 75% and 175% you can receive hospital coverage only</p>	<p>GUARANTEED COVERAGE</p> <p>Medicare: Disabled or age 65 and older or people under age 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).</p>	<p>GUARANTEED COVERAGE</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>	<p>GUARANTEED COVERAGE</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>
Monthly Cost	<p>Costs depend on employer contribution and ± 25% of the insurance company's index rate</p>	<p>COBRA or Mini-COBRA: With the 65% subsidy you are responsible for 35% of the monthly premium for the first 15 months. Once subsidy expires you are responsible for full premium</p> <p>COBRA, Mini-COBRA, HIPAA: Premiums range from 102%-150% of group health rates; individual coverage may be less expensive, see next column</p>	<p>Various price ranges depending on deductible and what plan you buy</p>	<p>Premiums must be set between 101% - 125% of the weighted average for comparable policies</p> <p>Seven individual plans options, including PPO plans with deductibles of \$500, \$1,000, \$2,000, \$5,000, and \$10,000, and two different Medicare supplemental policies</p>	<p>\$0 or co-pays for parents</p>	<p>Sage Screening Program: \$0</p> <p>WIC: \$0 to minimal share of cost</p>	<p>MinnesotaCare: \$4 or more for children, around \$22 for adults</p> <p>General Assistance: \$0 to minimal share of cost</p>	<p>\$0 and share of cost for certain services; deductibles for certain plans</p>	<p>20% of the insurance premium</p>	<p>\$0 and share of cost and co-pays depending on income level</p>

Indian Health Services
Bemidji Area Office
218-444-0458
www.ihs.gov

Partnership for Prescription Assistance
888-4PPA-NOW
888-477-2669
www.pparx.org

Disabilities Linkage Line
866-333-2466
www.semcoil.org/dll.html

Family Planning
800-78FACTS
800-783-2287
www.stdhotline.state.mn.us/
http://www.health.state.mn.us/divs/fh/mch/familyplanning/

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.

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

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

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



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 reverse side of this Matrix brochure to determine options for which the applicant might qualify.

STEP 3 Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/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*.

Source: Federal Register Vol. 74, No. 14, January 23, 2009, pp. 4199-4201. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

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.

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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

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding local health care options

Health Resources and Services Administration
888-ASK-HRSA
888-275-4772
www.findahealthcenter.hrsa.gov

Self Help Clearing House
www.mentalhelp.net/selfhelp

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

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Minnesota Department of Human Services
651-431-2000
TTD: 800-627-3529
www.dhs.state.mn.us

(State program information)

Laws and regulations

Minnesota Department of Commerce
651-296-4026
TTD: 651-296-2860
www.commerce.state.mn.us

(General information on all types of insurance)

Employee Benefits Security Administration
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.emahu.org

(State organization of insurance brokers)

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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

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.