Minnesota Health Resources during COVID-19 Pandemic

State Health Access Data Assistance Center
University of Minnesota | School of Public Health
Division of Health Policy and Management

February 2021
Resources for Individuals Experiencing Pandemic Hardships

1) Subidized Health Insurance
   - Medical Assistance (Medicaid)
   - MinnesotaCare
   - MNSure Marketplace

2) Minnesota Unemployment Insurance

3) United Way and Mental Health Resources
Medical Assistance - MA (Medicaid)

- Medicaid provides health insurance to people with low incomes and people with disabilities
- Medicaid is administered by the state Department of Human Services, and jointly financed by the state and the federal government

Who is eligible

- All childless adults under age 65 (one of the Medicaid expansion populations)
- Parents and caretakers
- Pregnant women
- Infants to and children aged 20
- Individuals who have a disability or are blind
- Elderly 65+ who are dually eligible for MA and Medicare

Income eligibility thresholds in terms of the percent of Federal Poverty Guidelines (FPG) vary by subpopulation

Where and How to Apply:
- Online through MNSure: [https://auth.mnsure.org/RIDP/?account_type=Individual](https://auth.mnsure.org/RIDP/?account_type=Individual)
- Get help applying by calling 855-366-7873
- County office listing here: [https://mn.gov/dhs/people-we-serve/adults/health-care/health-care-programs/contact-us/county-tribal-offices.jsp](https://mn.gov/dhs/people-we-serve/adults/health-care/health-care-programs/contact-us/county-tribal-offices.jsp)
MinnesotaCare

- MinnesotaCare is a sliding-fee-scale Minnesota health insurance program for people with low and moderate incomes
- Who is Eligible
  - Those who have too high of an income for Medical Assistance but are below 200 percent of Federal Poverty Guidelines (FPG)

Where and How to Apply:
Online through MNSure:
https://auth.mnsure.org/RIDP/?account_type=Individual

Get help from the Department of Human Services with applying or ask questions about applications:
651-297-3862 in the Twin Cities metro area
800-657-3672 toll free from outside the Twin Cities
MNSure Marketplace

• The insurance marketplace brought about by the ACA to make insurance more accessible and affordable to those who do not have insurance through their employer

• Who can enroll now?
  - The normal annual enrollment period for 2021 private coverage has ended but you can be eligible if:
    • Income Changed
    • Lost or losing health insurance (60 day special enrollment)
    • Major life event (had a baby, turned 26, moved)
    • Member of a federally recognized American Indian tribe

New 2021 Special COVID-19 enrollment period February 16-May 17

• Can income-qualify for tax credits to subsidize costs

Apply here: https://www.mnsure.org/new-customers/apply/index.jsp
Get help by calling MNSure:
651-539-2099 Twin Cities
1-855-366-7873 Outside the Twin Cities
Income Eligibility for Medical Assistance, MinnesotaCare, and Premium Subsidies from MNSure

<table>
<thead>
<tr>
<th>People in household</th>
<th>Medical Assistance for adults over age 18 Monthly/annual income (up to)</th>
<th>Medical Assistance for children Monthly/annual income* (up to)</th>
<th>Medical Assistance for pregnant women Monthly/annual income (up to)</th>
<th>MinnesotaCare Annual income** (up to)</th>
<th>Tax credits for private health plans Annual income** (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,414 / $16,970</td>
<td>$2,924 / $35,090</td>
<td>does not apply</td>
<td>$25,520</td>
<td>$51,040</td>
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<tr>
<td>2</td>
<td>$1,910 / $22,929</td>
<td>$3,950 / $47,410</td>
<td>$3,993 / $47,927</td>
<td>$34,480</td>
<td>$68,960</td>
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<tr>
<td>3</td>
<td>$2,407 / $28,887</td>
<td>$4,977 / $59,730</td>
<td>$5,031 / $60,381</td>
<td>$43,440</td>
<td>$86,880</td>
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<tr>
<td>4</td>
<td>$2,903 / $34,846</td>
<td>$6,004 / $72,050</td>
<td>$6,069 / $72,836</td>
<td>$52,400</td>
<td>$104,800</td>
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<tr>
<td>5</td>
<td>$3,400 / $40,804</td>
<td>$7,030 / $84,370</td>
<td>$7,107 / $85,290</td>
<td>$61,360</td>
<td>$122,720</td>
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<tr>
<td>6</td>
<td>$3,896 / $46,762</td>
<td>$8,057 / $96,690</td>
<td>$8,145 / $97,744</td>
<td>$70,320</td>
<td>$140,640</td>
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<tr>
<td>7</td>
<td>$4,393 / $52,721</td>
<td>$9,084 / $109,010</td>
<td>$9,183 / $110,199</td>
<td>$79,280</td>
<td>$158,560</td>
</tr>
<tr>
<td>8</td>
<td>$4,889 / $58,679</td>
<td>$10,110 / $121,330</td>
<td>$10,221 / $122,653</td>
<td>$88,240</td>
<td>$176,480</td>
</tr>
<tr>
<td>For each additional person add</td>
<td>$496 / $5,958</td>
<td>$1,026 / $12,320</td>
<td>$1,037 / $12,454</td>
<td>$8,960</td>
<td>$17,920</td>
</tr>
</tbody>
</table>
Minnesota Unemployment Insurance

• Supplemental income for those who have lost their job or have had their hours cut

• Administered by the Minnesota Department of Employment and Economic Development

• Eligibility
  - Must have earned a sufficient amount of money in the most recent 52-week period
  - Be legally authorized to work in the U.S.
  - You must be unemployed or working substantially reduced hours through no fault of your own
  - Must seek suitable employment every week (and take it if it is offered)

How to apply

Online at uimn.org
By phone on Fridays, between 8:00 a.m. to 4:30 pm.
  651-296-3644 Twin Cities
  1-877-898-9090 Outside of Twin Cities
United Way and Mental Health Resources

• If you need assistance finding food, paying housing bills or other essential services
  - Dial 2-1-1, 651-291-0211 or 1-800-543-7709 or Text ‘MNCOVID’ to 898211 and a Certified Community Resource Specialist will help to locate available resources in your area

• If you need free immediate mental health assistance, call at
  1-800-273-TALK (8255) or use the Crisis Text Line 24/7 by Texting MN to 741741

• Support groups and other resources at namimn.org/support

You are not alone.
If you are suicidal or having thoughts of hurting yourself, call 1-800-273-8255.
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Check out our website at www.shadac.org and follow us on Twitter: @shadac!