

Arc Guide to Medical Assistance for Employed Persons with Disabilities

Medical Assistance for Employed Persons with Disabilities (MA-EPD) is a healthcare program for people age 16 and up who are working. It pays for and covers Medical Assistance (MA) services. People on this program can work, save up to \$20,000 and still have MA.

You must meet the MA-EPD program rules below:

- Be at least 16 years old
- Be a US citizen or have an “eligible immigration status”
- You must work and earn at least \$65/month
- You must have Social Security, Medicare and any state or federal taxes taken from your paycheck
- Be “certified disabled”
 - If you receive Social Security benefits based on your disability, the Social Security Administration has already certified you as disabled.
 - If you do not get Social Security benefits, a group called the State Medical Review Team (SMRT) will decide if you are certified after they look at information and paperwork about you and your disability.
 - Read the [Arc Guide to the State Medical Review Team](#) for more information.

Steps to apply for MA-EPD

1. Fill out a paper application called the “Application for Certain Populations.” You can call your county to ask for a copy or find the application here: <https://edocs.dhs.state.mn.us/lfserver/Public/DHS-3876-ENG>. After you fill it out, you send it to your county. It is important to send copies of documents with the application, like your bank account statements and your paychecks from work. You will find out what kind of documents you need to send to the county when you fill out the application—it gives examples after each question.
2. A person at your county, called a financial worker, gets your application. It is their job to put your information into the county’s computer system and see if you meet the program rules for MA-EPD. You will get letters in the mail from the county that tell you what is happening with your application. The financial worker might also ask you to send in other information. If you have not had your disability certified, a worker at your county will send your application to the State Medical Review Team.

If the Social Security Administration has already certified your disability, the financial worker will confirm it and decide if you are approved for MA-EPD. You will get a letter from the county that says you are approved with your case number and your MA number on it—which starts with “0.”

3. If you are not certified disabled by Social Security, the SMRT will send you a letter and a worksheet you fill out that tells them more about you and your disability. A SMRT case manager will call you and say if they need more information or have questions for you. When the SMRT has all of the information they need, they will look at your application and decide if you are certified disabled. They will send you a letter in the mail that tells you what they decided. If they say yes, that means you are approved for MA-EPD.

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4. The SMRT sends a letter to the county to tell them that you are certified disabled. It is important to call and talk to a county financial worker and make sure that they approve your MA-EPD application. They will tell you when you can start using your MA-EPD. You will get a letter from your county that says you are approved with your case number and your MA number on it.

Premiums

- People on the MA-EPD program must pay a monthly premium. A premium is an amount of money that you pay to have MA services. Your premium is based on how much you earn each month, your Social Security benefits and how many people are in your household. If you want to see what your MA-EPD premium is, you can use the “premium estimator” on Disability Benefit 101’s website (<https://mn.db101.org/mn/planning/>).
- After you apply and the county approves your application, you will get a letter in the mail. It will say how much your MA-EPD premium is and how to pay it each month. The letter will also tell you where to send your premium. The first time you pay your premium, you will send it to the county. After that, you pay the Minnesota Department of Human Services (DHS).
- If you cannot pay your premium, you may fill out a form called a “good cause request.” This form tells DHS the reason why you do not have enough money to pay it. You can call the Disability Hub MN (1-866-333-2466) to get a copy of the form and to ask them for help to fill it out, if you need it.

Benefits

To see what healthcare services, medications and other benefits Medical Assistance pays for, look at this form, “Minnesota Health Care Programs Summary of Coverage, Cost Sharing and Limits (DHS 3860)” (<https://edocs.dhs.state.mn.us/lfsrserver/Public/DHS-3860-ENG>).

You can also call the Minnesota Health Care Programs Member Help Desk at 1-800-657-3739. They can help you find doctors, tell you if MA pays for a healthcare service or item and answer questions you have.

Other health insurance

If you can get health insurance through your work and you have MA-EPD, you have to sign up for your work insurance. Your county will ask you for more information about it. They will send you forms in the mail to fill out. After you send them back, the county will look at them. They will decide if MA-EPD will pay for your work insurance premium and your co-pays, the set amount of money you pay for a healthcare service. They will send you a letter to let you know what they decided. The county calls this process a “cost effective health insurance review.” Read the Arc Guide to Cost Effective Health Insurance for more information: <https://arcminnesota.org/arc-guides/>.

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MA-EPD renewal

Once a year, you will get a letter from your county that says, "It is Time to Renew Your Benefits." The letter comes with a renewal form. It has important information about when and where the county wants you to send the renewal form back. If you want your MA-EPD to continue, you need to fill it out, sign it and return it. You need to send copies of documents like your paystubs from work and your bank account statements with the renewal form. A financial worker will look at your renewal form, decide if you still meet the program rules and tell you if they need more information. You will get a letter that tells you if your MA-EPD was renewed. Call the financial worker right away if you get a letter that says it was not renewed and you do not agree. If you forget to send in the renewal form by the due date or need more time to fill it out, call the financial worker.

Other important information

If you change jobs and do not get paychecks for one month because your old job and new job have different pay periods, you are still "employed" and can still have your MA-EPD coverage.

You can stay on the MA-EPD program for up to 4 months without making money from work if one of the following examples happens to you:

- You have a health issue that makes you not able to work and your doctor writes a letter to the county saying why you cannot work
- You lose your job because you get laid off or your work closes or goes out of business

If you quit your job or you are fired, you are no longer "employed," so your MA-EPD will end. You can reapply when you find a new job and if you meet the MA-EPD program rules.

We can help!

If you or someone in your family has an Intellectual or Developmental disability and wants to learn about health insurance options, call The Arc Minnesota. Arc advocates help people understand how health insurance works, how to apply and what happens during each step when you apply for a healthcare program. They can give you guides to help you fill out applications and information on how to call the county and talk to workers. If you have any problems during the process, advocates can help you learn what to do.

References

Minnesota Health Care Programs Eligibility Policy Manual:

http://hcopub.dhs.state.mn.us/epm/index.htm#t=2_3_5_1_3.htm

Disability Benefits 101's "MA-EPD: The Basics":

https://mn.db101.org/mn/programs/health_coverage/ma-epd/program.htm

The Minnesota Department of Human Services' "Medical Assistance for Employed Persons with Disabilities": <https://mn.gov/dhs/people-we-serve/people-with-disabilities/health-care/health-care-programs/programs-and-services/ma-epd.jsp>

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