

| | Basic Health Program | MinnesotaCare |
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| Eligibility | <ul style="list-style-type: none"> ➤ Greater than 133% FPG but less than 200% FPG ➤ Cannot be eligible for other acceptable coverage: Medicare, MA, CHIP, coverage related to military service, or employer sponsored coverage unless the employer plan pays less than 60% of the cost of the covered benefits or the employee's share of the premiums is greater than 9.5% of income ➤ Younger than 65 ➤ Citizen or legal immigrant ➤ Individuals who would otherwise be eligible for premium and cost sharing subsidies in the exchange | <ul style="list-style-type: none"> ➤ Children: income equal to or less than 275% FPG ➤ Parents: up to an annual income of \$50,000 (pending federal approval this amount increases to \$57,500) ➤ Adults without children: income equal to or less than 250% FPG ➤ Asset limits for adults who are not pregnant: \$10,000 for household of one; \$20,000 for household of two or more ➤ Not eligible if have ESI (employer subsidized insurance) available unless the employer pays less than 50% of the premium cost ➤ Must not have had access to ESI through a current employer for 18 months prior to application or renewal (does not apply to children with income equal to or less than 150% FPG – pending federal approval this income limit increases to 200% FPG) ➤ Must not have had access to other health coverage for the four months prior to application or renewal (does not apply to children with income equal to or less than 150% FPG – pending federal approval this income level increases to 200% FPG) ➤ Resident requirements: <ul style="list-style-type: none"> – Families with children and pregnant women: intent to reside permanently (resident requirements for MA) – Adults without children: 180 days |
| Benefits | <p>Must at least provide the essential benefits that are yet to be determined by the Secretary. These benefits must include the following general services: ambulatory patient services; emergency</p> | <p>Pregnant women and children receive MA benefits. Parents and adults without children receive most of the MA benefits.</p> |

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| | services; hospitalization; maternity and newborn care; mental health benefits and substance use disorder services; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; podiatric services, including oral and vision care. | Parents with income greater than 215%FPG and adults without children have an annual inpatient hospital benefit limit of \$10,000 (In terms of comparison, MnCare benefits would meet or exceed the required essential benefits except for the inpatient hospital benefit limit) |
| Cost Sharing | <ul style="list-style-type: none"> ➤ Greater than 133% but less than 150% FPG: the cost sharing may not exceed that of the platinum health plan (actuarial value of 90%) ➤ Greater than 150% but less than 200% FPG: the cost sharing may not exceed that of the gold health plan (actuarial value of 80%) | <ul style="list-style-type: none"> ➤ Children and pregnant women: No cost-sharing requirements Parents: \$25 eyeglasses \$3 prescriptions \$3 nonpreventive visit (exception for mental health services) \$6 nonemergency visit to hospital ER (decreases to \$3.50 effective 1/1/2011) ➤ Adults without children: Same as parents plus 10% of the cost of inpatient hospital services up to \$1,000 |
| Premiums as a % of income | <p>133% - 150% FPG: 3 to 4% of income</p> <p>150% - 200% FPG: 4 to 6.3% of income</p> <p>Premiums must not exceed what the individual would have paid in the exchange</p> | <p>133% - 150%: 2.9 to 3.6% of income</p> <p>150% - 200%: 3.6 to 5.6% of income</p> |
| Medical Loss Ratio | The basic health plan must have a medical loss ratio of 85%. | |