Changes to MinnesotaCare Eligibility for People Who Are Undocumented and Age 18 or Older

Betsy Parrell | Health Care Eligibility and Access



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Background

Beginning January 1, 2025, DHS expanded MinnesotaCare eligibility to all Minnesota residents, regardless of their citizenship or immigration status, who meet program eligibility requirements.

This expansion allowed people who are undocumented to qualify for MinnesotaCare.

- MinnesotaCare for this population is state-funded.
- MinnesotaCare enrollees who are undocumented receive their coverage on a fee-forservice basis.

Change in State Law Effective June 15, 2025

The 2025 Minnesota Legislature enacted a change in state law that changes MinnesotaCare eligibility for people who are undocumented and age 18 or older.

- Applicants who are undocumented and age 18 or older can no longer qualify for MinnesotaCare beginning June 15, 2025, and after.
- People who are undocumented and age 18 or older enrolled in MinnesotaCare on June 15, 2025, can remain enrolled in MinnesotaCare through December 31, 2025, as long as they continue to meet all other eligibility requirements.
- For Minnesota Health Care Programs, a person is considered age 18 the month after their 18th birthday.
- On June 17, 2025, DHS published Bulletin #25-21-05, DHS Announces MinnesotaCare Eligibility Changes for Certain Undocumented Individuals

Applicants Who Are Undocumented

Beginning June 15, 2025, applicants who are undocumented and age 18 or older no longer qualify for MinnesotaCare.

 Applicants who are undocumented must be under age 18 to qualify for MinnesotaCare.

MinnesotaCare Enrollees Who Are Undocumented and Age 18 or Older in 2025 - 1

State law allows people enrolled in MinnesotaCare as of June 15, 2025, and who are undocumented and age 18 or older to remain eligible for MinnesotaCare through December 31, 2025, as long as they continue to meet eligibility requirements.

- A person who is undocumented and age 18 or older who filed a paper application prior to June 15, 2025, that was processed on or after June 15, 2025, does not qualify for MinnesotaCare.
- The application must have been approved prior to June 15, 2025.

MinnesotaCare Enrollees Who Are Undocumented and Age 18 or Older in 2025 - 2

These MinnesotaCare enrollees still may lose MinnesotaCare eligibility before December 31, 2025, for a variety of reasons, including but not limited to:

- A change in circumstances occurs that results in ineligibility (increased income above 200% FPG, access to or enrollment in employer-subsidized insurance, no longer a resident of Minnesota, etc.),
- Failure to respond to a request for information or to resolve a Periodic Data Matching (PDM) discrepancy, or
- Failure to resolve a request for verification by the end of a reasonable opportunity period (ROP), or an extension of an ROP.

MinnesotaCare Enrollees Who Are Undocumented and Age 18 or Older in 2025 Continued - 3

A person who is undocumented and age 18 or older and is disenrolled from MinnesotaCare cannot be determined eligible for MinnesotaCare again after their eligibility closes.

It is important to remind MinnesotaCare enrollees who are undocumented and age 18 or older to submit requested information, verifications, or other paperwork by the due date listed on the request to remain enrolled through December 31, 2025.

- If they need more time, they must contact the agency to request additional time and confirm that the due date for submission has been extended.
- If they inadvertently miss a deadline, they should submit the requested information or proofs <u>immediately</u>.

MinnesotaCare Enrollees Who Are Undocumented and Age 18 or Older in 2025 Continued

Nonpayment of MinnesotaCare premiums does not make a person ineligible for MinnesotaCare.

- Failure to pay a premium only results in the loss of coverage.
- A person can get back on MinnesotaCare coverage by paying a premium for a future month of coverage.

MinnesotaCare Eligibility for People Who Are Undocumented in 2026

MinnesotaCare will end December 31, 2025, for enrollees who are undocumented and age 18 or older. These individuals will be sent a 10-day advance notice of closure.

Beginning January 1, 2026, people who are undocumented and turn 18 while enrolled in MinnesotaCare will be disenrolled at the end of the month of their 18th birthday. These individuals will be sent a 10-day advance notice of closure.

Health Care Program Options Available to People Who Are Undocumented and Age 18 or Older

People who are undocumented and age 18 or older and do not qualify for MinnesotaCare may still qualify for the following health care programs:

- **CHIP-Funded MA** is available during pregnancy and through the 12-month postpartum period for pregnant people who are undocumented or otherwise not eligible for Medical Assistance.
- Emergency Medical Assistance (EMA) covers emergency care services for Minnesota residents who meet financial and other requirements for MA but are not eligible for MA due to their immigration status, including people who are undocumented. EMA pays for a medical emergency treated in an emergency room or hospital and other services in certain situations.

Legal References

Laws of Minnesota 2025, First Special Session, Chapter 2

Questions

Send questions about the change in policy to:

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