

What Is a Family Deductible?

The Family Deductible is a cost-sharing program the Minnesota State Legislature passed into law at the end of 2011. As noted in the Minnesota Statute 256B.0631, MA enrollees over the age of 21 are to begin cost-sharing with providers by paying a monthly family deductible or co-payment for each period of eligibility, effective January 1, 2012.

MN Statute 256B.0631 Medical Assistance Co-Payments

Subdivision 1. Cost-sharing.

(a) Except as provided in subdivision 2, the medical assistance benefit plan shall include the following cost-sharing for all recipients, effective for services provided on or after September 1, 2011:

(5): effective January 1, 2012, a family deductible equal to the maximum amount allowed under Code of Federal Regulations, title 42, part 447.54

(b) Recipients of medical assistance are responsible for all co-payments and deductibles in this subdivision.

Who Is Subject to the Family Deductible?

According to the MHCP Manual, derived from MN Statute 256B.0631, MA adult enrollees are subject to a monthly family deductible. Children under the age of 21 years are exempt from this family deductible.

How Is the Family Deductible Amount Decided?

The total monthly deductible is mandated by The State of Minnesota. Currently, the monthly family deductible is \$2.85 per procedure code. For example, if you have both personal support and respite you may have a family deductible for each which could bring your monthly total to \$5.70. The more procedure codes you have on your service agreement, the higher your monthly contribution could be.

How Does PICS Fit into the Family Deductible Process?

PICS does not participate in the determination of the family deductible for anyone. The only time PICS learns of a client's family deductible is when we bill the state for payment and we receive a denial of payment on an invoice that is due to the family deductible. Unfortunately, we receive no additional information other than it is the client's responsibility to pay us directly.

“I Can't Afford to Pay My Bill. What Should I Do?”

Call us, we will work with you. We are willing to work with all of our clients to set up payment plans or defer payment for a month if needed. Just make sure to call us; we will do anything we can to work with your situation.