

Learn the Different Paths to Becoming Certified Disabled in the State of Minnesota

Individuals in the State of Minnesota living with blindness or other disabilities may be eligible to receive Medical Assistance (MA) in order to pay for home care, in home supportive services, and other expenses. This assistance not only helps cover medical bills, but allows thousands of Minnesotans to remain in their home and continue enjoying the things they love to do everyday. Even though the number of disabled Minnesotans grows each year, the process of applying for and receiving medical assistance remains rather complex.

In order to receive Medical Assistance for a disability, an individual's disability must first be certified. The certification process (also known as a disability determination) examines the severity and impact of an individual's disability to determine the amount of Medical Assistance needed, if any. This paper outlines the various organizations and programs that certify disabilities, and explains the different paths to becoming certified disabled in the State of Minnesota.

Facts & Figures of Disabilities in Minnesota and the U.S.

- About 10% of Minnesotans living in households report a disability, compared to 12% nationally.¹
- One in four of today's 20 year-olds will become disabled before reaching age 67.²
- A third of Minnesotans over the age of 65 report a disability.¹
- In 2014, over 48,000 children under the age of 18 in Minnesota were living with a disability.³
- The most prevalent disabilities in Minnesota include: "Cognitive Difficulty", "Ambulatory Difficulty", and "Independent Living Difficulty".³
- From 2006-2008, one in six children in the U.S. had a developmental disability.⁴

¹ "Health & Disability." *Minnesota State Demographic Center*. N.p., 2012. Web. <<http://mn.gov/admin/demography/data-by-topic/health-disability/>>.

² "Disability Planner: Protection If You Become Disabled." *United States Social Security Administration*. N.p., n.d. Web. <<https://www.ssa.gov/planners/disability/#a0=0>>.

³ "Disabilities in Minnesota." *US Census American FactFinder*. N.p., n.d. Web. <<http://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?src=bkmk>>.

⁴ "Key Findings: Trends in the Prevalence of Developmental Disabilities in U. S. Children, 1997–2008." *Centers for Disease Control and Prevention*. Centers for Disease Control and Prevention, 12 Feb. 2015. Web.

Why Become Certified Disabled?

The short answer to this question is that it allows disabled individuals of any age to receive Medical Assistance to pay for health care services. The goal of this program is not only to provide disabled individuals with better health, but a higher quality of life. The following health care services are available for certified disabled Minnesotans receiving MA under state and federal law:

- Physician services
- Home health care and in home supportive services
- Personal care assistant services
- Emergency hospital services
- Nursing facility services

**Note: This is not a comprehensive list*

Using Medical Assistance to Pay For Home Care Services

In fiscal year 2014, 7% of all MA expenditures in the United States were used to pay for home health care services totaling [\\$644 million](#). Home care services help those living with disabilities to live independently in their own homes and in the community as opposed to a facility. While each individual's health care needs are different, home care and PCA services can help with:

1. **Activities of Daily Living** including eating, toileting, grooming, dressing, bathing, transferring, mobility, and positioning.
2. **Instrumental Activities of Daily Living** including meal planning and preparation, managing money, shopping for essential items, performing essential household chores, communicating by telephone and other media, and getting around and participating in the community.
3. **Health Related Functions** such as range of motion exercises, seizure intervention, or ventilator suctioning.
4. **Redirection and Intervention for Behavior** including observation and monitoring.

When is it Necessary to Have a Disability Certified to Receive Medical Assistance?

A Disability Determination is Required for:

- People under age 65 with a disability or blindness must be certified in order to use a disabled or blind basis of eligibility for receiving Medical Assistance.

A Disability Determination is Not Required for MA Eligibility for:

- People age 65 and above who are blind or disabled do not have to have their disability certified as their age qualifies them for MA.
- People who have already had a disability certified by the Social Security Administration.
- People who are eligible for Medicare, but lose their RSDI or SSI benefits because they earn more than the SGA level.

Certifying Disabilities – What is a Disability?

Dis-a-bil-i-ty (disə'bilədē) *n.*

The existence of severe medical impairments that prevent a person from engaging in a substantial gainful activity (SGA) as outlined by the Social Security Administration.

Any health condition that prevents a worker from earning a living may be considered a certifiable disease. Disabilities are likely to be certified if the condition:

Has lasted or is anticipated to last more than one year

-or-

Is terminal

General Criteria For Determining Disabilities

The following questions below are intended to provide an example of the criteria that will be examined during the disability determination process:

- **Is the Individual Working?** If the individual earns an average of more than \$1,090/month, they generally cannot be considered disabled.
- **Can the Individual Still Work?** The individual's condition must prevent them from performing basic work-related activities in order to be considered disabled.
- **Can the Individual Do the Work They Did Previously?** If the individual's condition doesn't interfere with their ability to do the work they did previously, they generally will not be considered disabled.
- **Can the Individual Do Other Types of Work?** If the individual is able to adjust to other work based on skills and previous experience, they generally will not be considered disabled.

Disorders, Diseases, and Impairments Considered Disabling

The Social Security Administration maintains a list of medical conditions that are so severe that afflicted individuals are automatically considered "certified disabled". If a particular condition is not on this list, the SSA will determine if the disability is of equal severity to be certified. Conditions that are automatically considered "certified disabled" include:

- Amputation due to any cause
- Cystic fibrosis
- Major organ transplant
- Loss of speech, vision, or hearing
- Chronic heart failure or heart disease
- Liver or kidney disease
- Dermatitis, severe burns, or other skin disorders
- Non-mosaic Down syndrome
- Epilepsy, brain tumors, cerebral palsy, multiple sclerosis, and other neurological related disorders
- Schizophrenic, paranoid, and other psychotic disorders
- Cancer, HIV, or Lupus

**Visit the [Social Security Administration website](#) to see the full listing of conditions.*

Which Organizations and Agencies Certify Disability?

There are two government organizations that certify disabilities and their certification criteria are essentially identical. The largest determinants in certifying disabilities include: an individual's age, severity of the disorder, and previous work experience. In order to become certified disabled, an individual must fully satisfy the disability determinations of the certifying organization.

The Social Security Administration (SSA)

The SSA is an independent agency of the federal government that administers Social Security benefits including retirement, survivors', and disability. People under the age of 65 living with a disability may have their impairment, disease, or disorder certified by the SSA and collect Medical Assistance. The SSA offers two different programs that provide MA to individuals whose disability has been certified. Once a disability has been certified, the SSA will determine which of these programs an individual best qualifies for. The two SSA programs are:

Social Security Disability Insurance (SSDI): *pays benefits to an individual if they have worked long enough and paid Social Security taxes.*

Supplemental Security Income (SSI): *pays disability benefits based on financial need.*

State Medical Review Team (SMRT)

The SMRT is a unit of the Minnesota Department of Human Services that determines disabilities with the consultation of medical professionals. The SMRT disability determination uses the same SSA criteria for disability and blindness but disregards income and is intended to be quicker than the SSA process. Cases should be referred to SMRT if there has been no previous disability determination by the SSA and the disability is expected to last 12 months or longer. SMRT does not directly provide any Medical Assistance or benefits for a disability.

How to Become Certified Disabled in Minnesota

If an individual is living with an impairment or disability, they may be able to receive Medical Assistance to help cover the related medical expenses. In order to receive MA, the SSA or SMRT must first certify the condition as a disability. It is recommended that anyone *under* the age of 65 apply for SSA benefits and be referred to the SMRT for a disability determination. Individuals age 65 and over are qualified to receive MA based on their age and need not become certified disabled. (*Note: Disability certification is included in the process of applying for SSA benefits.*)

Applying for SSA Disability Benefits:

The Social Security Association provides an online application for disability benefits. Applying online provides the ability to complete an application in phases at the individual's convenience. Applications in progress can be saved and do not require completion within one sitting.

Information Needed to Complete the Application:

Personal Information

- The individual's Social Security number, birth date, and place of birth
- Social Security number, birth date, and place of birth of the individual's spouse
- Names and birth dates of children

Medical Condition Information

- Name, address, and phone number of someone (such as a physician) who knows about the individual's medical condition
- Details about the condition
 - Names, addresses, phone numbers, patient ID numbers, and dates of treatments for all doctors, hospitals, and clinics
 - Names of medicines the individual is taking and who prescribed them
 - Names and dates of medical tests and who ordered them

Work Information

- Amount of money earned last year and this year
- The name and address of employer this year and last year
- A copy of Social Security Statement
- Beginning and ending dates of any active U.S. military service before 1968
- A list of jobs that the individual had in the previous 15 years before becoming unable to work
- Information about any workers' compensation and/or similar benefits the individual has filed, or intends to file for.

Documents Needed to Complete the Application:

- Birth certificate
- Proof of U.S. citizenship or lawful alien status if not born in the United States
- U.S. military discharge papers if the individual had military service before 1968
- W-2 forms and/or self employment tax returns for last year
- Medical records within the individual's possession including doctors' reports and recent test results
- Award letters, pay stubs, settlement agreements or proof of any workers' compensation-type benefits the individual has received.

These documents can either be mailed or brought to a local Social Security office.

**Note: All documents must be original versions, not copies, with the exception of W-2 forms, self-employment tax returns, and medical documents. Original documents will be returned.*

[Click Here to Apply For SSA Benefits Online](#)

Other Ways to Apply for SSA Benefits:

- **By Phone** - Call **1-800-772-1213** from 7 a.m. to 7 p.m. Monday through Friday. The deaf or hard of hearing may call TTY **1-800-325-0778**.
- **In Person** - Visit a [local Social Security office](#). (It is necessary to call first to make an appointment.)

Submitting a Disability Certification Referral to the SMRT

The SMRT determines disability as required by specific programs. County case managers must refer cases to the SMRT when there has been no disability determination by the SSA and the disability is expected to last a year or longer. The referral process involves compiling, filling out, and submitting various documents regarding the individual's medical and social history information.

Step #1: Contact the county's human services department

Applications are initially processed by the county where the applicant resides. Counties will then help applicants obtain the documents and medical evidence required. Visit the county's website to find the appropriate contact information.

[Click Here to Find Your County's Website](#)

Step #2: Complete the following documents and submit to county worker

- [SMRT Authorization to Release Protected Health Information](#)
- [SMRT Adult Disability Worksheet](#) or [SMRT Children's Disability Worksheet](#)

Step #3: SMRT staff will notify the individual and the county of their decision

IF YES: The county can proceed enrollment in the appropriate program.

IF NO: The individual is able to appeal the decision with the Department of Human and Services Appeals Office.

Best Home Care is Here to Help!

It can be easy to become overwhelmed by the home care process. At Best Home Care, we strive to make starting home care services for you or a loved one simple and understandable. We also work closely with our clients to find programs and assistance to help pay for their home health services. Take for example Mary, one of our recent clients:

For over a year, Mary received home care services from us under a prepaid medical assistance plan. Unfortunately, upcoming changes in her coverage were going to force Mary to lose her assistance and thus, her home care services. We were well aware of Mary's health condition and advised her to contact her county's department of human services so that a disability determination could be made. After a few weeks of waiting, Mary received a notice that her disability was certified and she was eligible to receive fee-for-service medical assistance instead of prepaid medical assistance. As a result, Mary was able to continue her in home supportive services and avoid a potentially dangerous gap in her medical coverage.

We've helped dozens of clients just like Mary find the home care solution that is right for them. If you or someone you love has questions about the process becoming certified disabled or starting home health care services, contact Best Home Care today!

About Best Home Care

Best Home Care is a Minneapolis based home care agency that provides administrative support for personal care attendants and those they care for. Best Home Care not only serves personal care assistants, but family caregivers throughout the Twin Cities as well. We understand that providing home care is a difficult job and we hope to make it a little easier for you with caregiver resources and professional administrative support. We treat all our clients with the utmost integrity and believe that someone who provides a valuable service like home care should not have concerns about money.

Best Home Care is a member of the Minnesota Home Care Association and a certified PCPO, PCA Choice, and Waivered Service provider.