



Emergency Medical Assistance (EMA)

COVID-19: For information about COVID-19 and EMA go to: <https://www.ilcm.org/news-fact-sheets/>

What is Emergency Medical Assistance?

Emergency Medical Assistance (EMA) is a public health care program for **non-citizens** with **emergency medical conditions**. EMA is a ‘payer of last-resort.’ That means only people who can’t get Medical Assistance (MA) because of their immigration status (i.e., undocumented immigrants, foreign students and foreign workers) can get EMA. EMA only pays for emergency medical care.

If you are a non-citizen with a low income and you can’t get regular Medical Assistance (MA) because of your immigration status, this program might help you pay for emergency medical care. The county determines who is eligible and the state determines what counts as emergency medical care.

Note: Emergency MA does NOT count as a benefit under any rules about public charge.

Can I get EMA?

To be able to get EMA, you must be a non-citizen **AND** a resident of Minnesota. You are a resident if you live in Minnesota and consider Minnesota your home. If you consider somewhere else your home and are only visiting Minnesota temporarily, you are most likely not a resident of Minnesota.

What is an “emergency medical condition”?

An “emergency medical condition” is a serious illness or health problem that could

- Put your health in serious danger, or
- Cause serious harm to your bodily functions, or
- Cause serious dysfunction or damage to any organ.



It includes conditions that cause severe pain, like a broken bone, or sudden, dangerous symptoms like chest pain, a bad headache or blurry vision. It does not include most chronic conditions but can include conditions that usually lead to emergencies if not treated, like insulin dependent diabetes, HIV with complications, kidney failure requiring dialysis, and cancers needing immediate treatment.

Even if you need one, EMA usually can't cover organ transplants. But, right now, Minnesota is covering kidney transplants for people getting EMA. Talk to your medical provider if you think this applies to you.

What about pregnancy?

In Minnesota, regular MA covers **all** low-income pregnant women, even if you are undocumented or have only a temporary immigration status. MA coverage can start as soon as you think you are pregnant and goes until 60 days after the delivery.

If you are pregnant, or think you may be, apply for MA for pregnant women at the county welfare office, in a hospital, or at a family planning clinic.

What kind of health care will I get?

EMA can only pay for medical care that you need to take care of your emergency medical condition. It does not pay for other health expenses, like check-ups, most dental care, or medicines for non-emergency conditions.

EMA can pay for health care you get at a hospital or emergency room. EMA can also pay for care or medicines you get at a doctor's office or clinic after you leave the hospital or ER.

Your doctor has to complete forms called a "Care Plan Certification Request" explaining how the care you get outside a hospital is related to your emergency medical condition.

You can combine EMA with other ways to pay for your health care. If another program like MinnesotaCare or charity care pays for routine medical care for you, or you get routine medical care in a free clinic, EMA can still pay for your emergency medical care.

Are there income and asset limits?

Yes, EMA income and asset limits are the same as the limits used for MA. You can find those [limits](https://mn.gov/dhs) on the MN Department of Human Services website at <https://mn.gov/dhs>. Type Income and asset limits in the search bar and click on the same title in the list that comes up.

- If your income is above the income limit, you can "spend down" extra income on medical expenses.
- If you came here through a sponsor, the sponsor's income and assets are not counted.
- There is no asset limit for children.



How do I apply?

Just like for regular MA, you can apply for EMA at a county human services (“welfare”) office. You can also apply in a hospital. If you are too sick or hurt to apply, hospital staff can apply for you.

If you qualify for EMA, it can pay bills for emergency medical care in the 3 months *before* you apply. This means you may get help with medical bills you already have. Again, EMA only pays for emergency medical care, like Emergency Room visits or emergency surgeries.

All of your information is confidential. It can't be shared with any other governmental or private agency. You do **not** have to provide a Social Security number. They ask you questions about your immigration status **only** to be sure you aren't eligible for some other public health care program.

Other Help:

- Ask the county human services agency where you can get free or low-cost health care.
- To find out other agencies that can help find low-cost health services in your area or help with your MA application, call 2-1-1 statewide. Or send them a text message with your zip code to 898-211 or chat online at www.211unitedway.org.
- Call toll-free to **1-800-292-4150** to find a legal aid office near you. Or find one online at www.LawHelpMN.org. Click on the ‘Providers and Clinics’ tab.



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