



# I Lost my MA or MinnesotaCare. What do I do?

## Don't Lose Your Coverage

For the past few years, you didn't have to renew your Medical Assistance (MA) or MinnesotaCare. This kept people from losing their health coverage during the Pandemic. But now you have to renew again! **If you renew, you don't have to re-apply.**

To keep from losing your coverage:

- 1) **Make sure your contact information is up-to-date so that you get the renewal notice.** If you or anyone in your household has **MA**, call your [county or tribe](#) to update your contact information. If you have **MinnesotaCare**, call Health Care Consumer Support 651-297-3862 or 800-657-3672.

There is also a Renewal look-up online at <https://mn.gov/dhs/renewmycoverage/>.

- 2) **Fill out your renewal paperwork as soon as you get it.** Learn more by reading our fact sheet, *Renewing Your Medical Assistance (MA) or MinnesotaCare Coverage*.

If you do lose your MA or MinnesotaCare coverage, you need to re-apply.

## 1. You can re-apply for MA or MinnesotaCare at any time

The eligibility rules for MA or MinnesotaCare can change. If your income level or medical needs change, re-apply even if you were turned down before. There's no limit to the number of times you can apply.

If you want to re-apply:

- go to the [MNsure](#) website

OR

- call the Minnesota Health Care Programs Member Help Desk at 651-431-2670 or 1-800-657-3739 between 8 a.m. to 4:15 p.m. Monday through Friday.

OR

- Contact [Project Care](#) to get **free help** from a certified MNsure navigator at 320-253-0121 or [projectcare@mylegalaid.org](mailto:projectcare@mylegalaid.org).



## 2. You may be able to get low-cost, quality health coverage through MNsure.

If you did a renewal and lost MA or MinnesotaCare coverage because you are no longer eligible, you may be able to find a private plan through MNsure. You have 90 days from the date your MA or MinnesotaCare ends to pick a private plan. Your coverage starts the first of the month after you enroll.

MNsure plans are:

- **Affordable.** Most people can lower their monthly premium and how much they pay when they get care. Savings are based on household income and size.
- **Comprehensive.** All plans cover doctor visits, prescription drugs, emergency care, mental health, hospitalizations, and more.
- **Convenient.** Enrollment is easy and many people can sign up for coverage in one sitting.

To enroll in a MNsure plan:

- Visit [MNsure.org](https://mnsure.org) to find and enroll in a health plan

OR

- Call or email [Project Care](https://projectcare.org) to get **free help** from a certified MNsure navigator: 320-253-0121 or [projectcare@mylegalaid.org](mailto:projectcare@mylegalaid.org)

## 3. Check if your employer offers health insurance.

Your employer may offer health insurance. Talk to them as soon as you can. If they do offer coverage, you may only have a limited time to enroll.

## 4. Does Medicare have a late enrollment penalty?

Yes. But if you didn't sign up for Medicare when you first became eligible, you have a limited time to sign up without paying the late enrollment penalty. This is called the "Special Enrollment Period." Your Special Enrollment Period starts the day you get the notice that your MA or MinnesotaCare coverage is ending. The Special Enrollment Period lasts for 6 months after your MA or MinnesotaCare coverage ends.

Your Medicare coverage starts the month after you sign up, or the date your MA or MinnesotaCare coverage ends. You get to choose which.

For more information about this Special Enrollment Period and how to sign up for it, visit the [Medicare website](https://www.medicare.gov). Or call 1-800-MEDICARE (1-800-633-4227). For TTY users: 1-877-486-2048.

**Fact Sheets are legal information NOT legal advice. See a lawyer for advice.**

*Don't use this fact sheet if it is more than 1 year old. Ask us for updates, a fact sheet list, or alternate formats.*

© 2024 Minnesota Legal Services Coalition. This document may be reproduced and used for non-commercial personal and educational purposes only. All other rights reserved. This notice must remain on all copies. Reproduction, distribution, and use for commercial purposes are strictly prohibited.