

Behavioral Health Fund Eligibility Guidelines for State Fiscal Year 2026

Local agencies (American Indian Tribes and Minnesota Counties) are responsible for determining Behavioral Health Fund financial eligibility. Use the following eligibility guidelines to determine Behavioral Health Fund eligibility from July 1, 2025, to June 30, 2026. Refer to [Minnesota Statutes, 254B.04, Subdivision 1](#) for more information.

Individuals are determined eligible for and entitled to services paid by the Behavioral Health Fund when a local agency determines an individual's eligibility using the household size and household income limitations per Minnesota Statutes, chapter [256B.056, Subdivision 4](#). Reference the table below. This subdivision references only household size and household income limitations.

Note: Individuals who have commercial/private insurance that covers 100% of treatment costs, or who are enrolled in a state contracted Manage Care Organization (MCO) for the dates of treatment, are not eligible for Behavioral Health Fund services. Individuals who are enrolled in Medicaid are not required to enroll for Behavioral Health Fund services to determine further eligibility.

Exception: If a client is incarcerated and is enrolled in an MA or MCO program, they may be eligible for Behavioral Health Funds.

Household size	Household Annually Income Limit for Parents, caretaker relative, children aged 19-20, adults without children (133% of the federal poverty guidelines)	Household Annually Income Limit for children aged 2-18 (275% of the federal poverty guidelines)	Household Annually Income Limit for pregnant women (278% of the federal poverty guidelines)
1	\$20,814	\$43,037	N/A
2	\$28,129	\$58,162	\$58,797
3	\$35,444	\$73,287	\$74,087
4	\$42,759	\$88,412	\$89,377
5	\$50,074	\$103,537	\$104,667
6	\$57,389	\$118,662	\$119,957
7	\$64,704	\$133,787	\$135,247
8	\$72,019	\$148,912	\$150,537
Each additional person	\$7,315	\$15,125	\$15,290

There is no asset test for the three groups in the table above to access Behavioral Health Fund services.

Direct Access:

As of the date of the comprehensive assessment or inpatient admission date, local agencies determine the client's Behavioral Health Fund eligibility, including presence of any a third-party liability.

Clients who are incarcerated and meet Behavioral Health Fund financial eligibility guidelines are eligible for Behavioral Health Funds to pay for substance use disorder treatment services while incarcerated.

Commercial Insurance/TPL:

Clients who have third party liability (TPL) insurance that will pay less than 100% of the recommended treatment costs and meet the Behavioral Health Fund eligibility guidelines can be considered eligible for funding assistance. For more information about TPL, please visit [Billing Policy - Medicare & Other Insurance \(state.mn.us\)](https://state.mn.us/billing-policy-medicare-and-other-insurance).

Pre-Paid Medical Assistance Program (PMAP)

If a client is enrolled in a Pre-Paid Medical Assistance Program (PMAP) with a state-contracted Managed Care Organization (MCO), the MCO is responsible for all substance use disorder treatment services for current enrollees. Counties providing assessment services for MCO's enrolled clients must coordinate with the MCO. For more information about MCO's please visit [Minnesota Health Care Programs Managed Care Manual](#).

Behavioral Health Fund is not available to pay for treatment for people who do not meet the Behavioral Health Fund eligibility income and household guidelines.

INCOME ELIGIBILITY DETERMINATION FOR BEHAVIORAL HEALTH FUND

For eligibility determinations, use the amount of money reported and verified as current income as of the date of comprehensive assessment. Income must be:

- Calculated prospectively to cover one year
- Calculated for the household, as defined below, but does not include income of minors, unless the minor is seeking services under:
 - **Minnesota Statutes, section 144.343, Subdivision 1 - Minor's consent valid.**
Any minor may give effective consent for medical, mental and other health services to determine the presence of or to treat pregnancy and conditions associated therewith, venereal disease, alcohol and other drug abuse, and the consent of no other person is required.
 - **Minnesota Statutes, section 144.347 - Financial Responsibility.** *A minor so consenting for such health services shall thereby assume financial responsibility for the cost of said services. For purposes of accessing SUD services and the BHF, "consent" means solely that the minor requests assessment or other SUD treatment services and meets the income guidelines below for a household size of 1.*

INCOME INCLUDES:

- Cash wages or salaries
- Cash from self-employment (net after allowable IRS deductions)
- Periodic cash receipts from estates or trusts
- Cash payments from dividends, interest, rent, royalties
- Regular payments from the following sources:

- Social Security
- Railroad Retirement
- Unemployment compensation
- Union funds
- Veteran's benefits
- Minnesota Family Investment Program
- Supplemental Security Income
- General Assistance
- Training stipends
- Alimony (if the person receives it)
- Military family allotments
- Child support (if the person receives it)

INCOME DOES NOT INCLUDE:

- Gifts
- Tax refunds
- Inheritances
- Capital gains
- Non-cash benefits
- Compensation for injury (i.e., worker's compensation, veteran injured while in active duty)
- Cash assets drawn down or withdrawn from a bank
- Earnings or profits from the sale of a house, car, etc.
- Savings accounts
- Amounts related to the Cowbell Settlement
- Court Ordered Child Support and Health Insurance Payments – see below

Court-ordered child support and health insurance premium payments – that are paid by the client – are deductions from the client's household income.

HOUSEHOLD SIZE DETERMINATION FOR BEHAVIORAL HEALTH FUND

If the client is adult, then the household size includes the following persons living in the same dwelling unit:

- Client
- Client's spouse
- Client's minor-aged children
- Client's spouse's minor-aged children.

If the client is a minor child, then the household size includes:

- Client - Solely included for minors giving effective consent according to Minnesota Statutes, section 144.343, Subdivision 1
- Client's parents (birth or adoptive) – These are not included for minors giving effective consent
- Client's minor-aged siblings – These are not included for minors giving effective consent

Household size also includes a person listed above who is in out-of-home placements, if one of the persons listed above is contributing to the cost of care of that person in out-of-home placement.

HOUSEHOLD SIZE DOES NOT INCLUDE:

- Persons who have no legal relationship to the client
- Unmarried partners
- Stepparents, unless the minor child is adopted.
- Client
- Client's parents (birth or adoptive)
- Client's minor-aged siblings.

Household size also includes a person listed above who is in out-of-home placements, if one of the persons listed above is contributing to the cost of care of that person in out-of-home placement.