

Medicaid Buy-In for Working Adults with Disabilities

The Medicaid Buy-In for Working Adults with Disabilities Program allows adults who earn too much income to ordinarily qualify for Medicaid to receive Medicaid by paying a monthly premium based on their income.

Who is eligible for the Buy-In for Working Adults with Disabilities?

- Adults between the ages of 16 and 64, who have a qualifying disability as determined by Social Security Administration (SSA) medical criteria and who are working are eligible. The Department is currently developing a method by which individuals demonstrate that they are working.

How will disability be determined?

- A determination of disability by the SSA will be accepted as proof of disability. If an adult has not been certified as having a disability through the SSA, they will undergo a separate disability determination conducted by the State's disability determination vendor. This determination will use the same SSA medical criteria *without* consideration of the individual's Substantial Gainful Activity (for example, the ability to work).

Will there be an income or asset limit for this program?

- There is no income or asset limit to qualify for this program; however, premiums are based on a clients' income. SSI earned income deductions will be used to determine premium levels.
- Clients making less than \$75,000 will pay a monthly premium on a sliding scale. This premium will not exceed (and may be substantially less than) about 7 percent of their total annual income. Those earning over \$75,000 will pay a higher monthly premium that is not subsidized.

What are the benefits?

- Clients enrolled in the Medicaid buy-in program will receive Medicaid benefits which include – but are not limited to – office visits, hospitalizations, X-rays, home health services, durable medical equipment and prescriptions.

When will this program become available?

- The program is expected to be implemented during summer 2011.

How can I provide input or ask a question regarding this program?

- The Department is holding multiple stakeholder forums to receive input. Please contact Beth MacKenzie or email BuyIn@hcpf.state.co.us

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