



MEDICAID BUY-IN PROGRAM

for Working Adults with Disabilities

- Medicaid Buy-In offers health care coverage for working adults with disabilities whose earnings and resources might otherwise make them ineligible for Medicaid.

Who Qualifies


 Must meet disability criteria


 Cannot exceed 450% of the Federal Poverty Level


 Must be working


 Available to people ages 16-64

How It Works¹

- Members pay a monthly premium according to the chart below.

Income Chart and Premium Guide²

	Monthly Income After Income Adjustments				
Family Size: 1	\$0 - \$405	\$406 - \$1,346	\$1,347 - \$2,024	\$2,025 - \$3,035	\$3,036 - \$4,553
Federal Poverty Level (FPL)	0% - 40%	41% - 133%	134% - 200%	201% - 300%	301% - 450%
Monthly Premium	\$0	\$25	\$90	\$130	\$200

Benefits


 Eliminates barriers to employment

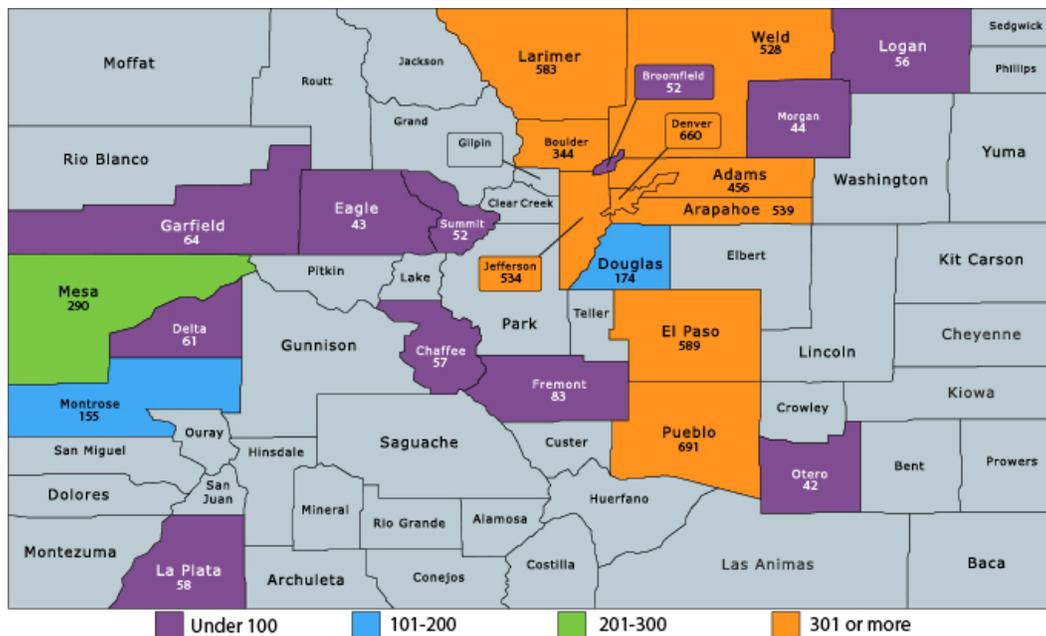

 Empowers people with disabilities to live independently


 All regular Medicaid benefits included


 Long-term services and supports³

- Before Buy-In, many people with disabilities were forced to choose between employment and Medicaid benefits. Medicaid covers services and supports that many people with disabilities need for daily living and survival that private insurance will not cover.

Buy-In for Adults with Disabilities by County*



*Counties with numbers below the Department’s reportable threshold shown in gray.



Nicole’s Story

Nicole has long had to deal with a problem many people would never dream of: She has had to refuse a living wage.

Nicole is quadriplegic, and for years has had to keep her annual earned income at a certain level in order to maintain the government-funded home and personal care she needs.

Nicole has turned down jobs, worked for free and declined raises. She has constantly been on the lookout for ways to keep both a job, her home and personal care benefits. For four of the 14 years she has lived with her disability, she resided in government-subsidized housing.

“I can’t believe how hard I’ve worked at ‘working but not working,’ ” she says.

But there’s good news. Nicole is now enrolled in the Medicaid Buy-In Program, which has liberated her from the earned-income threshold mandated by the federal Social Security Disability Insurance (SSDI) program. She now happily accepts full payment for her work as a full-time counselor at Craig Hospital.

Nicole is exactly where she wants to be. She has been enrolled in the Medicaid Buy-In program since 2014, and in 2015 she became a full-time employee at Craig, helping others navigate the ups and downs she’s been through since her own accident.

She now thinks about her future in terms of what she can do rather than what she can’t. Her earned income can go to retirement and other assets. She has security.

“It’s such a huge thing to be able to say, ‘Yes, I work,’ ” Nicole says. “In our culture, that’s the second thing people ask. To be able to say, ‘I’m a counselor at Craig Hospital’ is huge.”

¹For more information on Medicaid Buy-In for Adults with Disabilities, visit <https://tinyurl.com/ya6wtvov>

²Chart is based on 2018 Federal Poverty Level (FPL) Guidelines.

³ Long-term services and supports as defined under these waivers: Elderly, Blind and Disabled; Community Mental Health Services; Brain Injury; Spinal Cord Injury; Supported Living Services for People with Intellectual or Developmental Disabilities.