

Medicaid Buy-In for Workers with Disabilities

APRIL 2008

Background

The federal Ticket to Work and Work Incentives Improvement Act of 1999 allows states to provide Medicaid to workers with disabilities. Historically, people with disabilities were often discouraged from working because their earnings and resources made them ineligible for Medicaid health coverage. On June 30, 2007, House Bill 119 was signed into Ohio law creating the Medicaid Buy-In for Workers with Disabilities (MBIWD) program.

What is MBIWD?

MBIWD is an Ohio Medicaid program that provides health care coverage to working Ohioans with disabilities. MBIWD was created to encourage Ohioans with disabilities to work and still keep their health care coverage.

Who is eligible?

To qualify for MBIWD, a person must:

- Be a U.S. citizen or meet citizenship requirements;
- Be a resident of Ohio;
- Be 16 to 64 years old;
- Have a disability as defined by the Social Security Administration (SSA) or be eligible under the MBIWD medically improved category;
- Be employed in paid work (includes part-time and full-time work);
- Pay a premium (if applicable);
- Meet certain financial criteria.

Financial Eligibility Criteria

Only the **applicant's** income and resources (e.g., cash, stocks, bonds) are used to determine if he/she is eligible for MBIWD. The following financial criteria must be met for MBIWD:

- After income deductions, the applicant's annual income must be less than or equal to 250% of the federal poverty level (FPL) (currently \$26,000);
- The applicant must not have more than \$10,000 in resources. (This resource limit is adjusted annually.)

Applicants with annual income greater than \$26,000 should still apply for MBIWD because certain deductions are given.

Premiums

Monthly premiums are required for those eligible for MBIWD with an annual gross income greater than \$15,600 (150% FPL). These enrollees will be sent a monthly statement with the monthly premium amount.



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To obtain and maintain health coverage, the full amount of the premium must be received by the due date or it will be considered a non-payment. Late payments will be applied to the most delinquent premium. Those who do not pay their premium for two consecutive months will be subject to MBIWD termination. To re-enroll in MBIWD, an individual must pay all MBIWD delinquent premiums and meet eligibility requirements.

How are premiums calculated?

Premiums are determined through a set of calculations based on income, family size, and certain standard deductions (e.g., health insurance premiums, impairment-related work expenses, etc.). Questions about standard deductions or your premium calculation should be directed to your caseworker.

Frequently Asked Questions

How do consumers apply?

Consumers should complete forms **JFS 07200 and JFS 07211** (the MBIWD Addendum) and mail, fax or take the completed forms to their local county department of job and family services. Applications are available online: jfs.ohio.gov/OHP/consumers/Application.stm or by contacting the Medicaid Consumer Hotline: 1-800-324-8680.

Can MBIWD consumers receive long-term care and waiver services (e.g., nursing home services, assisted living, etc.)?

Yes. Consumers are permitted to receive long-term care and waiver services while enrolled in MBIWD.

Do MBIWD consumers have to pay a Spenddown?

No. There is no Spenddown for those enrolled in MBIWD.

What happens if an MBIWD consumer loses disability status?

If an MBIWD consumer loses disability status, he/she may continue to receive health care coverage through MBIWD's medically improved category. To qualify for the medically improved category, consumers must meet certain conditions. Ask a caseworker for more information.

What happens if an MBIWD consumer loses his/her job?

MBIWD consumers that lose their job will have up to six months of MBIWD coverage if they meet certain conditions.

(Please note: Premiums are based on the MBIWD consumer's income. If there is a reduction in income, there will also be a reduction in the premium amount.)

For more information about this program, please contact 1-800-324-8680 or 1-800-292-3572 (TTY) or visit www.jfs.ohio.gov/ohp/consumers.

