

Explanation of the Medicaid Buy-In Program for Working People with Disabilities (MBI-WPD)

Attachment I

The Medicaid Buy-In program for Working People with Disabilities (MBI-WPD) offers Medicaid coverage for working people with disabilities who have net incomes at or below 250% of the Federal Poverty Level (FPL) and non-exempt resources at or below the Medicaid resource limit. The program is designed to help people with disabilities, who work, retain their health care coverage. If you have applied for Medicaid, the local Department of Social Services worker will tell you if you meet the eligibility requirements under the MBI-WPD program. Depending on your income, you may be asked to pay a monthly premium.

To qualify for the MBI-WPD program, you must:

- Be certified disabled by either the Social Security Administration (SSA) or State or Local District Disability Review Team; **and**
- Live in New York State; **and**
- Be at least 16 but less than 65 years of age; **and**
- Be engaged in work activity for which you receive financial compensation; **and**
- Meet the income and resource limits (see below); **and**
- Pay a premium, if required.

2009 MBI-WPD Program Income and Resource Levels*

The chart below shows how much net income you can receive in one month and the amount of resources you can retain and still qualify for Medicaid under the MBI-WPD program. The income and resource limits depend on whether you are single (1) or married (2), and if married, whether your spouse has a disability or sufficient income to be included in your budget.

Household Size	150% FPL	250% FPL	Resources **
1	\$1,354	\$2,257	\$13,800
2	\$1,822	\$3,036	\$20,100

*Income and resource levels are subject to yearly adjustments.

**If married, your resource limit is always for a household of (2).

Income may be a combination of earned and unearned income. Unearned income includes Social Security payments and retirement benefits. Earned income includes wages, salaries and any financial compensation for work. Some examples of resources may include checking or savings accounts, stocks and bonds, and cash value of life insurance policies. Not all your income and resources are counted to determine if you are eligible for the MBI-WPD program. Some examples of the deductions that may be taken from your gross monthly income include a \$20 deduction and the first \$65 of any earned income plus one-half of the remainder. Consult your local social services worker for other deductions that may apply. Certain burial trusts/funds may be disregarded from your resources.

Premium Payments

Under the MBI-WPD program, if your net income is less than 150% of the Federal Poverty Level (FPL), you will receive Medicaid coverage without paying a premium. If your net income is at least 150% but at or below 250% of the FPL, you will have to pay a monthly premium for Medicaid coverage.

Note: A premium payment will not be required at this time. Currently there is a moratorium on premium collection. When the premium requirement becomes effective you will be notified by mail.

The Medical Improvement Group: Participants in the MBI-WPD Basic group who are determined at the time of a Continuing Disability Review (CDR) to be no longer disabled but continue to have a severe medically determinable impairment may be eligible for continued coverage under the MBI-WPD Medical Improvement group. To qualify for this group, you must:

- Be determined eligible for the Medical Improvement group by the State Disability Review Team; **and**
- Meet **all** age, residency, income and resource requirements for the MBI-WPD program; **and**
- Work **at least 40 hours per MONTH** in a work activity for which financial compensation is received; **and**
- Earn **no less than the federal minimum wage; and**
- Pay a premium if required.

If you become a member of the Medical Improvement group you will be required to submit proof of work and wages to the local Department of Social Services every six months.