

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

The MBI-WPD program offers people with disabilities who are working the chance to buy Medicaid health care coverage. The Medicaid Buy-In program works much like any insurance program. Currently, no premium will be charged for this coverage, however, in the future you may be asked to pay a monthly premium. The amount of your premium will be based on your income.

To qualify for the Medicaid Buy-In program, you must:

- Be certified disabled by either the Social Security Administration (SSA) or State or County Medical Review Team
- Live in New York State
- Be at least 16 but under 65 years of age, and be a U.S. Citizen, a National, a Native American or an Immigrant with satisfactory immigration status
- Work in a paid position for which all applicable State and Federal income and payroll taxes are paid
- Meet the income and resource limits (see below)
- Pay a premium, if required

If you have applied for Medical Assistance, the local department of social services worker will tell you if you meet the eligibility requirements for full Medicaid coverage under the MBI-WPD program. Participation in this program is voluntary.

Budgeting

Special budgeting rules (called *methodology*) are used to figure the amount of your *income* and *resources* that will be counted to decide if you are eligible for the MBI-WPD program. We will not count all of your income and resources. See the **Income** and **Resources** sections below for an explanation.

Income

Because of the special budgeting rules that are used, the amount of your income that is counted may be considerably less than your gross income. *Income* is defined as anything a person receives that can be used to buy food, clothing or shelter. All of your income (earned and unearned) will be considered. If your spouse is not disabled, his/her income may also be considered. Examples of earned income are wages, salary, and compensation for work for which financial compensation is received and all applicable State and Federal income and payroll taxes are paid. Examples of unearned income are Social Security disability or retirement benefits, interest, or dividends. The income that is counted after the special budgeting rules are applied is called your *net* income. Under the MBI-WPD program, if your net income is less than 150% of the FPL, you will receive full Medicaid coverage without paying a premium. If your net income is equal to or above 150% of the Federal Poverty Level (FPL), you

will have to pay a premium for the coverage. If your net income is above 250% of the FPL, you will be determined *ineligible* for Medicaid under this program.

A premium payment will not be required at this time. However, in the future New York State Medicaid may implement a premium payment if your net income is between 150% and 250% of the Federal Poverty Level. You will be notified when the premium payment requirement becomes effective.

If you already get Medicaid at no cost because you qualify through another program (such as persons receiving SSI, or those in the 1619 (a) or (b) program) you will not be considered for Medicaid under the MBI-WPD program. If you are receiving Medicaid coverage with a spenddown, you will have the choice of staying on the spenddown program or switching to the MBI-WPD program.

Resource Limits

The amount of resources a person has is also used to decide if a person is eligible for the MBI-WPD program. A *resource* is anything a person owns that can be converted to cash to purchase food, clothing or shelter. Examples of resources include checking or savings accounts, real estate, cars, boats, or other vehicles, stocks, and bonds. To be eligible for the Medicaid Buy-In program, a person may have countable resources up to \$10,000. However, because a special budget is used, certain resources are not counted. See the next section for items that might not be counted.

Exemptions, Exclusions, Deductions, and Disregards

The words: exemptions, exclusions, deductions, and disregards may all be used to describe amounts of money or values of items that are subtracted from a person's total income to figure the person's *countable* income and resources. Some examples of these include \$20.00 deducted from unearned income, \$65.00 deducted from earned income (plus ½ the remainder deducted from earned income), one automobile not counted as a resource, etc.

NOTE:

- Co-pays: Some Medicaid services have a small co-payment. These services may be provided using your Medicaid card or through your managed care plan if you are enrolled in managed care. You will not have a co-pay if you are in a managed care plan.
- Managed Care: Only applicants with an income that is below 150% of the Federal Poverty Level are eligible to participate in a managed care plan through the MBI-WPD program.
- You are required to tell us if your income changes. You may call your local department of social services.