



Medicaid Buy-In for Workers with Disabilities

How does Medicaid Buy-In help people with disabilities?

Medicaid Buy-In for Workers with Disabilities (MBIWD) allows individuals with disabilities to earn money from a job (income) and to keep their Medicaid health care coverage.



Am I eligible for MBIWD?

To find out if you are eligible, answer the questions on the following pages.



This document presents guidelines for MBIWD. For more details, contact one of the sources listed on the back page.



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**START
HERE**

**Are you between
16 and 64 years old?**

- YES.** Continue.
- NO.** Sorry, you are not eligible.

SSI and SSDI are Social Security Programs that provide money to people who meet the requirements.



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**Do you have a job
that pays you regularly?**

- YES.** Continue.
- NO.** Sorry, you are not eligible.

Income that counts:
(SSI rules apply)

Unearned:

- Benefit checks
- Other income
- Medicaid does not count \$20

Earned:

- Medicaid counts
- Gross wages (\$65 taken away, with the remainder divided by 2)
- Other work rewards may be deducted

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**Do you have a disability
that meets
the SSI or
SSDI standard?**

- YES.** Continue.
- NO. You may not be eligible.** However, you may become eligible if you take your medical records to your local Job and Family Services (JFS) office and ask for a disability determination.



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**What is
your monthly
gross income?**

(See box above.)

\$ _____ .

**Is your income
less than
\$2,395 per
month or less
than \$28,725*
per year?**

- YES.** Continue.
- NO. You may not be eligible.** However, there are deductions that can be applied to your income.....

* In 2013, \$28,725 is considered 250% of poverty level for an individual. 250% of poverty level is a requirement of MBIWD.

Do you have more than \$11,148 in resources? (See box below.)

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YES. You may not be eligible.

However, you may become eligible if you contact the Help Office in your area and ask them to apply possible deductions to your resources.

NO.

You are eligible for MBIWD.

See back page to learn how to apply.

To figure your resources:

DO NOT COUNT things like

- House you live in
- One car
- Term life insurance
- PASS Plan
- Irrevocable burial account

DO COUNT items like

- Cash
- Savings accounts
- Certificates of deposit
- Anything you own that could be converted to cash

.....Contact your Help Office (see list on back) and ask them to apply the appropriate deductions, including the \$20,000 MBI deduction, to see if you will be eligible.

6 Premiums

Some people who are eligible for MBIWD will have to pay a monthly fee for their health care coverage. This is called a premium. This premium will take the place of any spend down or patient liability you may be paying.

If your total family income is less than 150% of the poverty level, you will NOT have a premium. (See chart below.)

If your total family income is more than 150% of poverty level, follow these directions to find out the approximate amount of your premium:

What is your total family income per month? \$ _____

Subtract the amount that is 150% of poverty level for the number of people living in your house _____
\$ _____

Multiply by 10% _____ x .10

Amount of monthly premium \$ _____

Note: If you are currently paying for any health insurance, you may deduct that payment from your MBI premium.

No. of people in house	150% of poverty level**
1.....	\$1,437
2.....	\$1,940
3.....	\$2,442
4.....	\$2,945
5.....	\$3,447
6.....	\$3,950
7.....	\$4,452
8.....	\$4,955

** 2013 monthly poverty levels. These levels change each year.

How do I apply for MBIWD?

Contact your local county job and family services office. Ask for an Application for Medicaid Buy-In for Workers with Disabilities. Fill it out and return it as requested on the form.

If you don't know how to contact your local office, phone **1-800-324-8680** or visit <http://jfs.ohio.gov/OHP/mbiwd.stm>

Questions?

If you have additional questions about MBIWD, your eligibility, or how to apply, contact the Help Office in your area, listed below.

COVA

(614) 294-7117
(877) 521-2682
(614) 294-7443 fax
www.cova.org

Counties served: Adams, Ashland, Athens, Belmont, Carroll, Champaign, Clark, Columbiana, Coshocton, Crawford, Delaware, Fairfield, Fayette, Franklin, Gallia, Greene, Guernsey, Hardin, Harrison, Hocking, Holmes, Jackson, Jefferson, Knox, Lawrence, Licking, Logan, Madison, Mahoning, Marion, Meigs, Monroe, Morgan, Morrow, Muskingum, Noble, Perry, Pickaway, Pike, Richland, Ross, Scioto, Stark, Summit, Tuscarawas, Union, Vinton, Washington, Wayne, and Wyandot

Disability Rights Ohio

(614) 466-7264
(800) 282-9181
www.disabilityrightsohio.org

Counties served: Allen, Ashtabula, Auglaize, Cuyahoga, Darke, Defiance, Erie, Fulton, Geauga, Hancock, Henry, Huron, Lake, Lorraine, Lucas, Medina, Mercer, Miami, Montgomery, Ottawa, Paulding, Portage, Preble, Putnam, Sandusky, Seneca, Shelby, Trumbull, Van Wert, Williams, and Wood

Legal Aid Society of Greater Cincinnati

(513) 241-9400
(800) 582-2682
(513) 241-1930 tty
www.lascinti.org

Counties served: Brown, Butler, Clermont, Clinton, Hamilton, Highland, and Warren

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