

*REVAL*

**MBI - WPD**

# Medicaid Buy – In for Working People with Disabilities

The Best Kept Secret in New York State

## Why is it called the Medicaid Buy – In program for Working People with Disabilities?

The term “Buy-In” is used because you are buying in (paying a premium) to the Medicaid program. If your net available income is below 150% of the Federal Poverty Level (FPL), you will not have to pay any premium to get Medicaid through the MBI-WPD program. If your net available income is at least 150% but at or below 250% of the FPL, you will have to pay a premium to obtain your Medicaid through the MBI – WPD program.

**NOTE:** New York State is not collecting premiums at this time. They are waiving them.

## **ASSET restrictions:**

Regular Medicaid Rules apply with the following exceptions:

Non – Exempt Asset total is raised to \$20,000.

Any asset in an IRA or Retirement fund account is exempt from the total.

## **How do I go about applying for the MBI – WPD program?**

You can apply for the MBI-WPD program at your Local Department of Social Services (LDSS).

## **What if I am working and have not been on any benefits for some time?**

It is not a requirement that you be on any kind of assistance or receive any kind of benefits in order to qualify for MBI-WPD. As long as you are working and meet the Social Security Guidelines for disability, you may qualify for the MBI-WPD.

## **What if I am working, have a disability, and have never received SSI or SSDI?**

You can still qualify for the MBI-WPD program if you are determined disabled by the Local or State Disability Review Team and you meet all the other eligibility requirements.

## **Will I have to pay Medicaid co-pays and deductibles?**

All of the standard Medicaid co-pays and deductibles apply.

## **How come 250% of the Federal Poverty Level is approximately \$30,150, yet I can earn up to \$61,332?**

Your Income is put through a budgeting methodology used by the Social Security Administration. In that test, there are deductions from both your earned and unearned Income. During this process, much more of the earned income is deducted in order to attain your net available income, while very little is deducted from your unearned income. This allows people to work more, and still keep their Medicaid benefits. If all of your income comes from earned income, you can earn up to \$61, 332. If most of your income is unearned, then you would only be able to make \$30, 150 per year to qualify.

\*The dollar amounts quoted are the Federal Poverty Levels for 2017. these amounts change annually.

**To qualify for the MBI – WPD program you must:**

- Work in an activity for which you receive payment; and
- Live in New York State; and
- Be at least 16 but under 65 years of age; and
- Be certified disabled by either the Social Security Administration (SSA) or Local Disability Review Team; and
- Be a U.S. Citizen, a National, a Native American or an immigrant with satisfactory immigration status; and
- Meet the income and resource limits; and
- Pay a premium, if required.

## **What if I am already getting Medicaid through spenddown?**

If you are on the spenddown program and working, you should talk with your Social Services caseworker about MBI – WPD program. In most cases, you will save money by enrolling in the MBI-WPD program. If you apply for MBI-WPD, you should keep meeting your spend down while you are waiting for a decision on your MBI – WPD application.



## **What application should I use?**

The Access New York Health Care Form DOH-4220 (5/13) and the Access NY Supplement A form DOH – 4495A (2/10). Be sure to check the box for MBI-WPD on page 1 under section B of the Access NY Supplement A form.

These forms are available online just google them for the .pdf version.

You may also use the Medicaid Renewal (Recertification) form.

**You must submit the Supplement A form either way.**

If you have an SSA award letter submit that as well, if not you must submit the Medicaid Disability forms as well.

## **TIPS:**

**WHEN APPLYING WRITE “MBI-WPD” on the top right hand corner of your application.**

Do Not Deny your self, if you are not sure if your income level is to high apply, let LDSS do the calculations.

If Denied DOUBLE CHECK that they realized the application was MBI – WPD.

# RCAL

Anthony Mignone, COO

RCAL, Inc

727 Ulster Ave.

Kingston, NY 12401

[amignone@rcal.org](mailto:amignone@rcal.org)

845-331-0541