

# Medicaid Buy-in Program for Working People with Disabilities

- What is the Medicaid Buy-In Program for Working People with Disabilities?
  - The Medicaid Buy-In program offers Medicaid coverage to people with disabilities who are working, and earning more than the allowable limits for regular Medicaid, the opportunity to retain their health care coverage through Medicaid. This program allows working people with disabilities to earn more income without the risk of losing vital health care coverage.
- Who is eligible?
  - To qualify for the Medicaid Buy-In program for Working People with Disabilities you must:
    - Be a resident of New York State;
    - Be at least 16 years of age (coverage up to 65 years of age);
    - Have a disability as defined by the Social Security Administration;
    - Be engaged in paid work (includes part-time and full-time work);
    - Have a gross income that may be as high as \$61,332 for an individual and \$82,236 for a couple; and
    - Have non-exempt resources that do not exceed the MBI-WPD resource level of \$20,000 for a one-person household and \$30,000 for a two-person household.

**NOTE:** Effective October 1, 2011, retirement accounts that previously would have been counted as a resource will be disregarded in determining eligibility for this program. Retirement accounts are annuities or work-related plans for providing income when employment ends. They include but are not limited to: pensions; Individual Retirement Accounts (IRAs); 401(k) plans and Keogh plans.

- Who will determine if I have a disability?
  - The Social Security Administration (SSA) determines disability for Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) benefits. A determination of disability by SSA will be accepted as proof of disability for the Medicaid Buy-In program for Working People with Disabilities. If you have not been certified disabled through SSA, you will need to have a disability review done by the New York State Disability Review Team. Your local social services district worker (county social services worker) is available to advise you of the process.
- What if I already work, meet the Social Security Administration's definition of being disabled, and receive Medicaid coverage with a monthly spenddown?
  - If you are already working and receive Medicaid coverage with a monthly spenddown and meet the Social Security Administration's definition of disabled, you still have the option of participating in the Medicaid Buy-In Program for Working People with Disabilities. In the MBI-WPD program there are no spenddown requirements. Depending on how much income you have, there may be a modest premium; however, at this time, premiums are not being charged.
- Will I have to pay a premium for coverage?
  - It depends on how much income you have. There may be a modest premium based on your income. This determination will be made when you apply for the program. At the present time, there is a moratorium on premiums.
- What if I already have health insurance through my employer?
  - If you have health insurance coverage through your employer, you should keep the insurance and talk with your local social services district worker. Medicaid may cover the cost of the premium for

that insurance coverage. If you have family coverage through your employer you may wish to keep that coverage as the Medicaid Buy-In program for Working People with Disabilities does not offer family coverage.

- If I enroll in the Medicaid Buy-In program for Working People with Disabilities, will my family also be covered?
  - Single people and married couples, if both individuals are working and disabled, are covered under this program. Spouses without a disability and children may be covered through the New York State of Health (NYSOH) under other comprehensive State insurance programs such as Child Health Plus.
- Where can I apply for the Medicaid Buy-In Program for Working People with Disabilities?
  - Applications must be completed and submitted to your Local Department of Social Services office.
- If I am getting SSI checks along with Medicaid coverage and I begin working and earning enough money to stop the SSI checks, will I also lose my Medicaid coverage?
  - Currently, if you receive SSI payments and begin earning enough money to stop SSI cash payments, you may still be able to keep Medicaid coverage under a federal work incentive program known as 1619(b). A working person with a disability in New York State in 2017 may have up to \$43,364 in income before losing Medicaid coverage.

Under 1619(b), if your gross earnings are higher than \$43,364 you may qualify for a higher threshold. An **Individual Threshold** can be calculated for you by the Social Security Administration office if you have

- Impairment-related work expenses
- Blind work expenses
- A Plan to Achieve Self-Support (PASS)
- Publicly funded attendant or personal care; or
- Medical expenses above the State per capita amount

If you lose eligibility for Medicaid under 1619(b), you should contact your Local Department of Social Services office immediately to see if you qualify for the Medicaid Buy-in program for Working People with Disabilities.

- Who can tell me if I am eligible?
  - [Your Local Department of Social Services](#) will review your application and tell you if you are eligible for the program.

## Other Helpful Resources

Medicaid Buy-In program for Working People with Disabilities Toolkit

- [Medicaid Buy-In program for Working People with Disabilities Toolkit!](#) (PDF, 121KB)

For information regarding this and other Medicaid programs

- Call the Medicaid Help line at 1-800-541-2831 or TDD 1-800-662-1220
- Contact your [Local Department of Social Services Office](#)

For more information about the Social Security Administration's (SSA) work incentives programs, such as 1619(a) and 1619(b).

- Call toll free 1-800-772-1213 or 1-800-325-0778 (TTY)
- Contact your local Social Security office
- Visit the SSA web site at <http://www.socialsecurity.gov/redbook/eng/ssi-only-employment-supports.htm>

and <http://www.socialsecurity.gov/disabilityresearch/wi/1619b.htm>

To find out more information about how work will affect your benefits:

- Call the Social Security Administration toll free at 1-866-968-7842 or 1-866-833-2967 (TTY)
- Call the Statewide Technical Assistance Line toll-free 1-888-224-3272 or 1-877-671-6844 (TDD)
- Call an Independent Living Center in your area (LINK to ILC directory):  
[http://ocfs.ny.gov/main/cb/Independent\\_Living\\_Centers.asp](http://ocfs.ny.gov/main/cb/Independent_Living_Centers.asp)