Legal Aid Society of Greater Cincinnati

Medicaid Buy-In for Workers with Disabilities

Medicaid Buy-In for Workers with Disabilities (MBIWD) is a program designed specifically to allow Ohioans with disabilities to work and keep their health insurance.

Who is eligible for MBIWD?

You are eligible for MBIWD if you meet all of the following requirements:

- Aged 16-64
- U.S. citizen or qualified non-citizen
- Ohio resident
- Have a disability as defined by the Social Security Administration
- Working full-time, part-time, or self-employed
- Individual net income under 250% FPL for a family size of one
- Resources under the allowable limit

Do I have to pay for MBIWD?

No. Under old rules, there was a monthly premium that people on MBIWD had to pay. That is now gone.

What does it mean to have a disability as defined by Social Security?

If you are receiving Supplemental Security Income (SSI) or Social Security Disability (SSD), you meet this eligibility criteria. If you are not receiving these benefits, you can still qualify for MBIWD if your mental and/or physical conditions are severe enough to qualify you for disability benefits from Social Security. If you have not recently applied to Social Security, you should do so. If you are ineligible for Social Security benefits for a non-disability reason (example: you may have resources too high to get SSI) and you are denied, then the Department of Medicaid is required to determine if you meet the Social Security disability standards.

How much income can I have and qualify for MBIWD?

Your net income must be under 250% of the Federal Poverty Level (FPL) for a household of one. The FPL is set by the federal government each year, around January/February. If you are working with a Benefits Counselor, they can tell you the current eligibility limit. You can also search online for “250% FPL for household of one” to get the updated figure.

Your income will include the money you earn from working, minus the taxes you pay (net income.) SSI is not included in the calculation of your net income, but SSD is included. Your MBIWD income does not include any income from other members of your household like your spouse. There are some other disregards that JFS will apply to your income.

If your net income is over 250%FPL, you are entitled to a $20,000 disregard of earned income annually. This can be applied to each month to reduce your income below the eligibility limit, within a twelve-month period, until the disregard is used completely.

How much can I have in resources and still qualify for MBIWD?

Resources include money you have saved up in a bank account, stocks or bonds that you own, retirement accounts, life insurance policies and other items that you could cash in for a value. Your personal property, the home you live in and one car are excluded from resources. Only the value of resources that you personally own, and not those owned by members of your household, will be considered.

Just like the Federal Poverty Limit, the resource limit for public benefits programs is set new each year. You can get the exact resource limit from your Benefits Counselor, or look it up online.

Can I keep MBIWD if my disability gets better?

Maybe. You may qualify for the MBIWD Medically Improved Covered Group if your condition is no longer severe enough to meet the disability standard, and 1) you were covered by MBIWD in the previous calendar month, and 2) you work at least 40 hours per month earning at least the state or federal minimum wage, whichever is lower.

If you qualify for the MBIWD Medically Improved Covered Group and then your disability worsens, you can change back to regular MBIWD coverage if you meet all of the requirements.

Can I keep MBIWD if I stop working?

Maybe. If you get regular MBIWD or Medically Improved MBIWD and you stop working, you can continue to get MBIWD for up to six months if 1) you intend to return to work or look for a new job, and 2) you continue to meet all of the other MBIWD eligibility requirements. The six months of potential coverage start the first day of the month after the month you stop working. So, if you stop working in March, your MBIWD can continue April through September if you meet the other eligibility requirements.

How do I apply for MBIWD?

- Online at www. Benefits.Ohio.Gov
- Call the Medicaid hotline at (800) 324-8680
- Submit a paper application at your local Department of Job and Family Services

If you have questions or need legal assistance,
please call the Legal Aid line at **(513) 241-9400**.

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