FAQ

Mapping Your Path to Work

Answers To Your Work Questions
From New York Makes Work Pay

Medicaid Buy-In for Working People with Disabilities

Frequently Asked Questions

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In This Guide

The purpose of this guide is to answer frequently asked questions from New Yorkers with disabilities who work about Medicaid Buy-in for Working People with Disabilities (MBI-WPD).

The MBI-WPD is a program that allows eligible working people with disabilities to purchase Medicaid. This program is one of the most important disability-related policy changes enacted in New York within the past 25 years because it provides a critical health safety net for working people with disabilities.

The MBI-WPD provisions have already resulted in more than 11,000 New Yorkers with disabilities having health care coverage despite working for significant wages at meaningful jobs.

This booklet is part of a series of New York Makes Work Pay publications that help New Yorkers with disabilities plan a path to employment.

FAQ

Frequently Asked Questions

Am I eligible for the Medicaid Buy-in for Working People with Disabilities (MBI-WPD)?

To qualify for the MBI-WPD 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 (SSA);
- ☑ Be engaged in paid work (includes part-time and full-time work);
- ☑ Have a gross income in 2009 that may be as high as $55,188 for an individual and $73,884 for a couple;
- ☑ Have countable income below $2,257 in 2009; and
- ☑ Have non-exempt resources that do not exceed the Medicaid resource level of $13,800 for an individual and $20,100 for a couple.

Can I apply before I start working?

No, work is a condition of the program. However, if you are engaged even in part-time work and feel you meet the other requirements, you can apply for the MBI-WPD.

What if I already work, meet the SSA'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 SSA's definition of disabled, it may be advantageous for you to participate in the MBI-WPD. If accepted, you will no longer have a monthly spenddown but you

may have to pay a monthly premium. This premium will usually be lower than the monthly spenddown you had been paying previously.

If I am already receiving Social Security Disability Insurance (SSDI) benefits, will the local Department of Social Services still make a disability determination in my case?

No. The determination of disability by SSA will be accepted as proof of disability for the MBI-WPD.

What if I am not already receiving SSDI benefits? Who determines whether I am disabled?

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 is the 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. Thus, there is no premium for coverage.

Where can I apply for the MBI-WPD?

Applications must be completed and submitted to your Local Department of Social Services office.

Can someone else apply for me?

Someone can help you complete the application, but you must sign the application. If you are unable to attend the interview, you can designate in writing an authorized representative, someone who is

not a member of your household, to attend the interview for you. He or she can be a friend, a relative, or anyone else you choose. This person must have the necessary documentation and be able to give the local Department of Social Services the information it needs to determine eligibility.

Can I apply through the mail?

No. You must go to the local Department of Social Services for the application interview and to submit all the documentation required with the application.

What proof do I need that I am disabled?

Acceptable proof of disability includes the following:

- ☑ A current disability certification by the state or local Disability Review Team (DRT);
- ☑ A verification of receipt of Railroad Retirement benefits due to total and permanent disability;
- ☑ A current certification from the Commission for the Blind and Visually Handicapped (CBVH);
- ☑ A current letter from SSA placing you in a SSDI Extended Period of Eligibility;
- ☑ A current SSA letter informing you that you are no longer eligible for the 1619 (b) program.

What counts as a resource for the MBI-WPD?

The 2009 resource level for an individual is $13,800 and $20,100 if both members of the couple are eligible for the MBI-WPD. Resource levels are subject to yearly adjustments.

Countable resources include bank accounts, savings bonds, stocks, retirement accounts, and other liquid assets. Exempt resources include: a house, a vehicle, certain life insurance policies, a limited burial reserve, and several other items.

If my spouse works and I am disabled can I get the MBI-WPD?

No, you must work also. If both your spouse and you work but only you are disabled, you can qualify for the MBI-WPD as long as you meet the income and resource eligibility guidelines listed above. Some of your spouse's income may be counted.

If I already have health insurance through my employer, can I still qualify for the MBI-WPD?

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 MBI-WPD does not offer family coverage.

If I enroll in the MBI-WPD, will my spouse and family also be covered?

No. The individual applying for the MBI-WPD 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 other comprehensive State insurance programs such as Child Health Plus, Family Health Plus, and/or the Healthy New York Program.

Are the items and services covered by the MBI-WPD any different than "regular" Medicaid?

No, the MBI-WPD provides the same services as "regular" Medicaid, period.

What happens if I'm on the MBI-WPD and I lose my job?

You may continue on the MBI-WPD for a limited time if you lose your job under two specific conditions:

- ☑ Change in medical condition: A grace period of up to six months in a twelve-month period will be allowed if, for medical reasons, the Medicaid Buy-In recipient is unable to continue working. Medical verification will be required.
- ☑ Job loss (through no fault of recipient): A grace period of up to six months in a twelve-month period will be allowed if, through no fault of the recipient, a job loss occurs (layoff, etc.). Verification will be required that the recipient is reasonably expected to return to work as it is a temporary layoff, or that the recipient is actively seeking new employment.

If I am on the MBI-WPD, will I be given the option to choose managed care?

Participants in the MBI-WPD will be given the option to choose managed care if their countable income is below 150% of the federal poverty level. Participants will not be required to choose managed care.

What do I do if I have more questions?

Call New York Makes Work Pay toll-free at **1-888-224-3272**, or visit us on the web at: **www.NYMakesWorkPay.org**

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