

The Working Disabled Medicaid Buy-In Program:

Who is it for?

The Working Disabled Medicaid Buy-In is for people who are ineligible for APA/Medicaid due to earned income, either theirs or their spouses. Eligibility is based on income and disability.

The income test is a two step process.

1. The first is the Family Income Test. This step looks only at **net income** (or total countable income in SSA terms). The income is determined by looking at your, your spouse's and any dependent children's total income (gross wages and any other income, both earned and unearned). Then, the same disregards that SSI and APA use are applied: general (\$20) and earned income exclusions (\$65 and half of the remaining earned income) and IRWE's. If the family's "net income" (or total countable income) is below 250% of the Federal Poverty Guideline, the individual passes step one and can go to step two.
2. The second is the Individual Unearned Income Test. This test **disregards all earned income** and only looks at unearned income. Using the same need standard as APA, one must have less than \$1047 in unearned income if single, or \$1551 if married (2004). You also still have to meet the resource and assets test: no more than \$2000 if single or \$3000 if married.

(Alaska Works has a task force researching and promoting the increase of assets/resource limits for people using the Working Disabled Medicaid Buy-In as allowed under TWWIIA)

The disability test:

After you pass the income tests, you still have to be determined disabled. You must have a documented disability from the State Disability Determination Service. If you have already been a recipient of SSDI, SSI or APA you shouldn't need to undergo a new determination. If you have never been determined disabled, you will have to go through the DDS. **The greatest aspect of the Buy-In, is that the DDS does not use SGA as a determination of disability. That is, if you are earning more than \$810, you can still be considered disabled.**

Premiums may be required:

People using the Buy-In will pay premiums at the DPA office. Premiums are determined by DPA staff with the following guidelines:

- 1) Below 100% of the Federal Poverty Guideline(FPG), no premium
- 2) Sliding fee scale for 101 – 250% of the FPG
- 3) No one will pay more than 10% of their “net” income
- 4) Based on prospective income
- 5) Only determined once a year
- 6) 1st payment due 3rd month of eligibility
- 7) Must report monthly income to DPA

To apply for the Working Disabled Medicaid Buy-In, go to the DPA office and complete an application.

