How does Medicaid Buy-In help people with disabilities?

Medicaid Buy-In for Workers with Disabilities (MBIWD) allows individuals with disabilities to earn money from a job (income) and to keep their Medicaid health care coverage.

Am I eligible for MBIWD?

To find out if you are eligible, answer the questions on the following pages.

This document presents the 2016 Guidelines for MBIWD. Poverty levels change each year. For future years, get updated numbers at http://aspe.hhs.gov/poverty.

This document presents guidelines for MBIWD. For more details, contact one of the sources listed on the back page.
Are you between 16 and 64 years old?
- **YES.** Continue.
- **NO.** Sorry, you are not eligible.

Do you have a job that pays you regularly?
- **YES.** Continue.
- **NO.** Sorry, you are not eligible.

Do you have a disability that meets the SSI or SSDI standard?
- **YES.** Continue.
- **NO.** You may not be eligible. However, you may become eligible if you take your medical records to your local Job and Family Services (JFS) office and ask for a disability determination.

What is your monthly gross income? (See box above.)

$____________.

Is your income less than $2,481 per month, or less than $29,770* per year?
- **YES.** Continue.
- **NO.** You may not be eligible. However, there are deductions that can be applied to your income.........

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* In 2016, $29,770 is considered 250% of poverty level for an individual. 250% of poverty level is a requirement of MBIWD.
Do you have more than $11,473 in resources? (See box below.)

- YES. You may not be eligible. However, you may become eligible if you contact the Help Office in your area and ask them to apply possible deductions to your resources.
- NO. You are eligible for MBIWD. See back page to learn how to apply.

To figure your resources:

**DO NOT COUNT** things like
- House you live in
- One car
- Term life insurance
- PASS Plan
- Irrevocable burial account

**DO COUNT** items like
- Cash
- Savings accounts
- Certificates of deposit
- Anything you own that could be converted to cash

......Contact your Help Office (see list on back) and ask them to apply the appropriate deductions, including the $20,000 MBI deduction, to see if you will be eligible.

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6 Premiums

Some people who are eligible for MBIWD will have to pay a monthly fee for their health care coverage. This is called a premium. This premium will take the place of any spend down or patient liability you may be paying.

If your total family income is less than 150% of the poverty level, you will NOT have a premium. (See chart below.)

If your total family income is more than 150% of poverty level, follow these directions to find out the approximate amount of your premium:

What is your total family income per month? $______________

Subtract the amount that is 150% of poverty level for the number of people living in your house $______________

Multiply by 10% $______________ x .10

Amount of monthly premium $______________

Note: If you are currently paying for any health insurance, you may deduct that payment from your MBI premium.

<table>
<thead>
<tr>
<th>No. of people in house</th>
<th>150% of poverty level**</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$1,485</td>
</tr>
<tr>
<td>2</td>
<td>$2,003</td>
</tr>
<tr>
<td>3</td>
<td>$2,520</td>
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<tr>
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<td>5</td>
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<td>7</td>
<td>$4,592</td>
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<tr>
<td>8</td>
<td>$5,112</td>
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</tbody>
</table>

** 2016 monthly poverty levels. These levels change each year.
How do I apply for MBIWD?

Contact your local county job and family services office. Ask for an Application for Medicaid Buy-In for Workers with Disabilities. Fill it out and return it as requested on the form.

If you don’t know how to contact your local office, phone 1-800-324-8680 or visit http://medicaid.ohio.ohio.gov/FOROHIOANS/Programs/MBIWD.aspx

Questions?

If you have additional questions about MBIWD, your eligibility, or how to apply, contact the WIPA (Work Incentives Planning Assistance) Office in your area, listed below.

COVA
(614) 294-7117
(877) 521-2682
(614) 294-7443 fax
www.cova.org

Counties served: Adams, Ashland, Athens, Belmont, Carroll, Champaign, Clark, Columbiana, Coshocton, Crawford, Delaware, Fairfield, Fayette, Franklin, Gallia, Greene, Guernsey, Hardin, Harrison, Hocking, Holmes, Jackson, Jefferson, Knox, Lawrence, Licking, Logan, Madison, Mahoning, Marion, Meigs, Monroe, Morgan, Morrow, Muskingum, Noble, Perry, Pickaway, Pike, Richland, Ross, Scioto, Stark, Summit, Tuscarawas, Union, Vinton, Washington, Wayne, and Wyandot

Disability Rights Ohio
(614) 466-7264
(800) 282-9181
www.disabilityrightsohio.org

Counties served: Allen, Ashtabula, Auglaize, Cuyahoga, Darke, Defiance, Erie, Fulton, Geauga, Hancock, Henry, Huron, Lake, Lorain, Lucas, Medina, Mercer, Miami, Montgomery, Ottawa, Paulding, Portage, Preble, Putnam, Sandusky, Seneca, Shelby, Trumbull, Van Wert, Williams, and Wood

Legal Aid Society of Greater Cincinnati
(513) 241-9400
(800) 582-2682
(513) 241-1930 tty
www.lascinti.org

Counties served: Brown, Butler, Clermont, Clinton, Hamilton, Highland, and Warren

This document was originally funded in 2008 under the Medicaid Infrastructure Grant from the U.S. Department of Health and Human Services, Centers for Medicaid and Medicare Services.

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