MEDICAID BUY-IN
for Workers with Disabilities

April 15, 2014
Medicaid Buy-In

Affordable health care coverage for people with disabilities who work and earn a paycheck.

Benefits:

• Removes financial barriers to employment.
• Provides access to comprehensive health services
• Provides access to community based services and supports
The Medicaid Buy-In program offers all the same services regular Medicaid offers.

**Examples:**

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<th>Mental health care</th>
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You have to meet the requirements for these programs:

- Day Activity and Health Services (DAHS)
- Primary Home Care
Depending on where you live or what services you receive, Medicaid health care services will come from:

- Traditional Medicaid (Fee for Service)

  or

- A managed care organization (MCO)

Note: A person with a Medicaid waiver can also use the MBI.
Eligibility

Open to a person of any age who:

• Has a disability that meets criteria.

• Is working any amount of time, and can prove employment.

• Is a Texas resident.

• Is not a permanent resident of a state institution or nursing home.
If you get Social Security Disability Insurance (SSDI) or have recently “earned off” Supplemental Security Income (SSI), you meet the disability requirements for MBI.

If you don’t get SSDI or haven’t recently earned off SSI, your case will be reviewed by HHSC’s Disability Determination Unit (DDU).

DDU uses the Social Security disability criteria except for limits on working and income.
Income and Resources

• Countable resources no more than $5,000.

• Monthly income less than 250 percent of the federal poverty level, using what is called SSI methodology. This means your income can be $4,947 a month (2014) and you qualify!

• Each applicant is considered a household of one. This means that only the applicant’s earnings and assets are taken into account—not other family members.
Resource Exclusions

- Retirement related accounts, independence accounts and all Social Security Administration exclusions for SSI programs are excluded when determining eligibility for MBI.
- Earned Income Tax Credit and child tax credit payments are excluded
- Disability-related work expenses (Impairment Related Work Expenses) are excluded.
Monthly Premiums

Based on these factors:

• Earned income (if any after deductions) that is more than $2,431.00, based on a sliding scale and the poverty level.

• Unearned income (if any) above $721 per month (the federal benefit rate).

• Maximum premium someone would pay is $500 a month, lowest is $0.
How to apply

H1200/MBI
Application for Assistance – Medicaid Buy-In for Aged and Disabled.

• Go to www.dads.state.tx.us/forms/H1200/MBI.
• Call 2-1-1 and ask to have an H1200/MBI application form mailed to you.
• Go to an HHSC benefits office. Call 2-1-1 to find one near you.
How to apply

- We recommend mailing the application “certified, return receipt requested” in order to protect date of application.

- Send all documents that application asks for.

- Keep copies of everything you send.
Starting MBI

It may take 90 or more days for the application process.

You will get a letter telling you if you can get MBI and:

• How much your premium is.
• When your payment is due (usually the end of the month.
• Your coverage starts when you make the first payment.
QUESTIONS?

Call: 2-1-1 or 1-877-541-7905

Visit:
www.hhsc.state.tx.us/mbi.html