

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

Medicaid Healthcare Services

The Medicaid Buy-In program offers all the same services regular Medicaid offers.

Examples:

Doctor/clinic visits

Hospital stays

Emergency care

Medicine

Glasses

X-rays

Mental health care

Vision services

Hearing services

Speech therapy

Occupational therapy

Physical therapy

Related Services

You have to meet the requirements for these programs:

- Day Activity and Health Services (DAHS)
- Primary Home Care

Service Delivery

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.

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.

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.

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