

# fact sheet

## **OVERVIEW**

The federal Ticket to Work and Work Incentives Improvement Act of 1999 allows states to provide health coverage to workers with disabilities.

Historically, people with disabilities were often discouraged from working because their earnings and resources made them ineligible for benefits through Medicaid.

On June 30, 2007, House Bill 119 was signed into Ohio law creating the Medicaid Buy-In for Workers with Disabilities (MBIWD) program. Enrollment began April 1, 2008.

## MEDICAID BUY-IN FOR WORKERS WITH DISABILITIES

The MBIWD program provides health care coverage to working Ohioans with disabilities. The program was created to enable Ohioans with disabilities to work and still keep their health care coverage.

## A CLOSER LOOK AT OHIO'S PROGRAM:



## WHO IS ELIGIBLE?

## To qualify for MBIWD, a person must:

- » be a U.S. citizen or meet citizenship requirements;
- » be a resident of Ohio;
- » be 16 to 64 years old;
- » have a disability as defined by the Social Security Administration (SSA) or be eligible under the MBIWD medically improved category;
- » be employed in paid work (includes part time and full-time work);
- » pay a premium (if applicable); and meet certain financial criteria.



## FINANCIAL ELIGIBILITY

Income and resources (e.g., cash, stocks, bonds) are used to determine eligibility for MBIWD. An applicant's annual income must be less than or equal to 250% of the federal poverty level (FPL).

#### 2014 Financial Criteria:

- » income less than or equal to \$29,184\*
- » no more than \$11,281 in resources

## **PREMIUMS**

Monthly premiums are required for those eligible for MBIWD with a household annual gross income greater than **\$17,508** (150% FPL). Enrollees required to pay a premium will receive a monthly statement.

### How are premiums calculated?

Premiums are determined through a set of calculations based on household income, family size, and certain standard deductions (like health insurance premiums, impairment-related work expenses, etc.). Applicants should ask their county caseworker about standard deductions or their premium calculation.

#### **LEARN MORE:**

http://medicaid.ohio.gov/FOROHIOANS/ Programs/MBIWD.aspx

#### APPLY FOR MEDICAID:

Visit: www.benefits.ohio.gov

#### **ALREADY COVERED?**

For more information about MBIWD, contact your county caseworker or call the Medicaid Consumer Hotline (800) 324-8680.

\*Some income deductions may apply.