

Under federal law, states have the option of creating Medicaid buy-in programs that enable employed individuals with disabilities who make more than what is allowed under Section 1619(b) to obtain Medicaid coverage at a low or no cost. A state has 3 distinct ways that it can create and offer a Medicaid buy-in under two separate federal laws—the Balanced Budget Act (the BBA) and Ticket to Work and Work Incentives Improvement Act (TWWIA). In brief, these provisions provide for the following:

The BBA Medicaid Buy-In—Allows a state to offer Medicaid coverage to any employed person with a disability who has a net family income below 250 percent of the Federal poverty level for a family of the size involved.

TWWIA Medicaid Buy-In Provisions—TWWIA allows a state to offer Medicaid coverage to individuals who fall into one of the following groups:

(1) Basic Coverage Group. States have the option to offer Medicaid to working individuals who are at least 16 but less than 65 years of age who, except for their income and resource levels, are eligible to receive SSI. States are free to establish their own income and resource standards. Individuals who have never received SSI benefits can be eligible.

(2) Medical Improvement Group. States have the option to offer Medicaid to employed individuals with a medically improved disability who lose Medicaid eligibility under the group described above because they no longer meet the SSI definition of disability.

States offering coverage to the second group must also cover the first group. States may impose premiums or other cost-sharing charges on a sliding scale based on income for individuals eligible for either of the new eligibility groups.

As of September 2004, a total of 25 states offered a Medicaid buy-in to working age people with disabilities who are eligible for coverage under one or more of the

3 options just described. For information about eligibility policies in specific states, go to <http://www.cms.hhs.gov/twwiia/statemap.asp>. If you have determined that there is buy-in program in your state for which you may qualify, you should contact the Medicaid program in your state for more information.

What rules apply to states implementing the BBA eligibility group?

The following rules must be adhered to in each state that offers this form of Medicaid buy-in:

- Family Income Standard—Net family income below 250 percent of the Federal poverty level for a family of the size involved.
- Except for earned income (which is completely disregarded) the individual must meet all SSI eligibility criteria, including:
 - Unearned income not exceeding the SSI income standard (currently \$599 a month for an individual; \$889 for a couple in 2005).
 - Resources not exceeding SSI resource standard (\$2,000 for an individual; \$3,000 for a couple in 2005).
 - Disabled as defined under the SSI program.
 - SSI income and resource methodologies are used to determine eligibility.

Can a state impose additional requirements?

Yes. A state with a BBA Medicaid buy-in can also:

- Use more liberal income and resource methodologies than are typically used by SSI.
- Use more restrictive eligibility criteria than are used by SSI (209(b) States).
- Require payment of such premiums or other cost-sharing charges, on a sliding scale based on income, as the State may determine.

What are the basic Medicaid buy-in provisions in TWWIIA?

These provisions were approved by Congress to build and expand on the buy-in option available under the BBA. TWWIIA created two additional optional categorically needy Medicaid buy-in eligibility groups: (1) the Basic Coverage Group; and (2) the Medical Improvement Group.

Who qualifies for coverage under the basic coverage group?

The Basic Coverage Group is similar to the BBA group, however states can establish their own income and resource standards (or choose to not have any

income or resource standards), and there is an age limit (at least 16 but not more than 64 years of age).

What rules apply to states implementing the TWWIA basic coverage group?

States implementing this provision must ensure that:

- Individuals covered must be between 16 and 64 years of age.
- Individuals covered must meet the SSI definition of disability.
- Earned income is not automatically disregarded.
- No federally required income and resource standards.
- If States establish income and resource standards, SSI income and resource methodologies are used to determine eligibility.

Who qualifies for coverage as part of the medical improvement group?

Under this option, a state can offer Medicaid to employed individuals with a medically improved disability who lose Medicaid eligibility under the group described above because they no longer meet the SSI definition of disability. It is important to note that States offering coverage to the second group must also cover the first group.

What rules apply to states implementing the medical improvement group?

States implementing this provision must ensure that:

- Individuals covered must be between 16 and 64 years of age.
- Individual covered must have a medically improved disability.
- Individual covered must have been eligible under the Basic Coverage Group but lost that eligibility because his or her medical condition has improved to the point where it is determined at the time of a regularly scheduled continuing disability review that he or she is no longer disabled as SSI defines the term.
- Earned income is not automatically disregarded.
- No federally required income and resource standards.
- If States establish income and resource standards, SSI income and resource methodologies are used to determine eligibility.

Can a state that has a TWWIA Medicaid buy-in impose additional requirements?

Yes, it can:

- Establish their own income and resource standards, or have no income and resource standards if they choose.
- Use more liberal income and resource methodologies than are typically used by SSI.
- Use more restrictive eligibility criteria than are used by SSI (209(b) States).
- Require payment of such premiums or other cost-sharing charges, on a sliding scale based on income, as the State may determine.
- Impose premiums or other cost-sharing charges on a sliding scale based on income for individuals eligible for either of the new eligibility groups.

To obtain information on TWWIA Medicaid buy-in requirements that have been set by your state, you can contact your state Medicaid agency (see the table on the next page or consult the Centers on Medicare and Medicaid Services website at <http://www.cms.hhs.gov/twwia/statemap.asp>).

Can a person resume receiving SSI cash benefits if you are not able to work any longer?

Yes. If you have not been eligible for an SSI benefit for 12 months or less, you do not have to file a new application to reinstate your SSI cash payments or Medicaid coverage. If you stop working after more than 12 months you will have to apply for the benefits again but provided that your disability has not improved regaining them should not be an issue.

How to Contact Medicaid in Your State			
	Telephone	TTY	Toll-Free*
Alabama	334-242-5000		800-362-1504
Alaska	907-465-3030		
Arkansas	501-682-8292		800-482-5431
Arizona	602-417-4000	602-417-4191	800-962-6690
California	916-445-4171	916-445-0553	
Colorado	303-866-2993	303-866-3883	800-221-3943
Connecticut	860-424-4908		800-842-1508
Delaware	302-255-9040		
District of Columbia	202-442-5999		
Florida	888-419-3456		
Georgia	770-570-3300		866-322-4260
Hawaii	808-524-3370	808-692-7182	800-316-8005
Idaho	208-334-5500	208-332-7205	800-685-3757
Illinois		800-526-5812	800-226-0768
Indiana	317-233-4455		800-889-9949
Iowa	515-327-5121		800-338-8366
Kansas	785-274-4200	800-766-9012	800-766-9012
Kentucky	502-564-4321		800-635-2570
Louisiana	225-342-9500		
Maine	207-621-0087	207-287-1828	800-977-6740
Maryland	410-767-5800		800-492-5231
Massachusetts	617-628-4141		800-841-2900
Michigan	517-373-3500	517-373-3573	
Minnesota	651-297-3933	651-296-5705	
Mississippi	601-359-6050		800-880-5920
Missouri	573-751-4815		800-392-2161
Montana	406-444-4540		800-362-8312
Nebraska	402-471-3121	402-471-9570	800-430-3244
Nevada	775-684-7200		
New Hampshire	603-271-4238		
New Jersey	609-588-2600		800-792-9745
New Mexico	505-827-3100	505-827-3184	888-997-2583
New York	518-747-8887		800-541-2831
North Carolina	919-857-4011	877-733-4851	800-662-7030
North Dakota	701-328-2321	701-328-8950	800-755-2604
Ohio	614-728-3288		800-324-8680
Oklahoma	405-522-7171	405-522-7179	800-522-0310
Oregon	503-945-5772	503-945-5895	800-527-5772
Pennsylvania	717-787-1870	717-705-7103	800-692-7462
Rhode Island	401-462-5300	401-462-3363	
South Carolina	803-898-2500		
South Dakota	605-773-3495		800-452-7691
Tennessee	615-741-019	615-313-9240	800-669-1851
Texas	512-424-6500		888-834-7406
Utah	801-538-6155		800-662-9651
Vermont	802-241-2800	802-241-1282	800-250-8427
Virginia	804-786-7933		
Washington	800-562-6188		800-562-3022
West Virginia	304-558-1700		
Wisconsin	608-221-5720	608-267-7371	800-362-3002
Wyoming	307-777-7531	307-777-5578	

*For many states, toll-free numbers work in-state only.