

Finding the Best Medical Assistance for Working Beneficiaries

Medical Insurance Options in Oregon

Medicaid

- Federal/State funded, financial needs based health insurance
 - States required to cover certain mandatory services
 - States required to cover certain mandatory eligibility groups
- Medicaid programs vary from state to state
 - States choose different optional services and optional eligibility groups

Eligibility

- The way earnings impact Medicaid eligibility depends on **WHICH** eligibility group the person is using
- Several Medicaid Eligibility Groups in Oregon for people with disabilities, each have their own income/resource limits
 - Not your role to understand them all
 - SSI-Medicaid eligibility has work incentives
 - Employed Persons with Disabilities is a work incentive for everyone else

Medicaid Eligibility Groups

- **\$2000 Resource Limit**
 - Medicaid Protected DAC/CDB
 - Disabled Widow(er)'s Benefits
 - Presumptive
 - Mental Health Residential/**Cost Share**
 - 300% Comp Rule/**Cost Share**
 - Pickle
 - SSI/1619b/Earnings up to \$33,098 per year (2015)
- **\$5000 Resource Limit**
 - EPD/Earnings of at least \$59,892 per year/**Service Fee**
- **\$0 Resource Limit**
 - MAGI/Earnings up to 138% of annual Modified Adjust Gross Income/No HCBS waiver eligibility

1619b Protection

- If earned income causes SSI check to reduce to \$0, can still maintain SSI eligibility status (Medicaid too)
- Eligibility criteria:
 - Need Medicaid
 - Continue to experience a disability
 - Continue to meet resource limit and SSI non-financial eligibility criteria
 - Earnings under annual threshold (\$32,725/year – 2014)

1619b

- SSI Medicaid eligibility group and working:
 - If still receive SSI check: Medicaid eligibility simply continues
 - If SSI check reduced to \$0 due to earnings – 1619b:
 - Need Medicaid in order to work
 - Still have a disability
 - Meet resource and other SSI eligibility
 - Earnings under basic threshold - \$33,098 in 2015
 - Individualized, higher level in some cases

Other 1619b Criteria

- Have been eligible for an SSI cash payment for at least 1 month;
- Still meet the disability requirement; and
- Still meet all other non-disability SSI requirements; and
- Need Medicaid benefits to continue to work; and
- Have gross earnings that are insufficient to replace SSI, Medicaid and publicly funded attendant care services (\$33,098 for Oregon)

Employed Persons with Disabilities (EPD)

- For those not SSI or 1619b eligible, a way to maintain or obtain Medicaid when working
- Eligibility:
 - Have a disability as defined by SSA
 - Be employed, paying FICA or filing SECA
 - Have adjusted gross income less than 250% of FPL (\$59,892/year - 2015)
 - Have countable resources less than \$5,000
- Pay a monthly participant fee: \$0, \$50, \$100, or \$150

EPD Approved Accounts

- Approved Accounts
 - Designated for a disability related purpose or a retirement account
 - IRAs, 401ks and Keogh Accounts and/or other accounts regulated by the IRS
 - Money in approved accounts does not count towards \$5000 resource limit
 - Account must be segregated and only in the name of participant

MAGI/138% Group

- Have income at or below 138% (\$1341/month/2014) of the Federal Poverty Level
- You are between 19 and 64 years of age.
- Not eligible for Medicare; and
- Not eligible for Medicaid under a mandatory eligible group
- Modified Adjusted Gross Income as determined in annual taxes
- Currently does not enable eligibility for HCBS Waivers

Work “Dis-Incentives”

- Some Medicaid eligibility groups can discourage work because of increased costs due to increased income
 - Mental Health Non-Waivered
 - 300% Comprehensive Rule
 - Pickle
- Liability is based on a formula and income that exceeds a certain dollar amount must be used to pay for actual Medicaid costs
- Typically it is better to find another eligibility group that does not have a liability based on income

1915i Plan

- The 1915(i) plan provides a mental health service option for Medicaid recipients in Oregon
- Recipients in licensed care AND Non-licensed Independent Community Settings have three service options: Personal Care Services, Mental Health Rehabilitative Services AND the new option of **Habilitation Services**
- Must maintain Medicaid eligibility via a Medicaid Eligibility Group (i.e. EPD, 1619b, SSI)
- Typically income must be below 150% FPL

Medicare

Medicare

- Medicare has 3 main parts: A, B and D
- Who gets Medicare?
 - Individuals over age 65
 - Individuals receiving SSDI and Railroad Retirement Disability Insurance who have completed a 24 month waiting period
 - Individuals with ALS/Lou Gehrig's Disease
 - Individuals with End Stage Renal Disease who worked long enough to receive SSDI

Medicare Work Incentives

- Working SSDI beneficiaries will receive Medicare for as long as they are eligible for SSDI (after the 24 month waiting period)
- Continuation of Medicare Coverage (CM)
 - If cash benefits stop due to work, Medicare can continue for at least 93 months
(7 years, 9 months) after TWP ends
- Medicare for People with Disabilities Who Work
 - After CM is exhausted, if cash benefit stop due to work, buy into Medicare

Resources

- Work Incentives Network
 - Gene Rada/eugene.e.rada@state.or.us
- APD/DD Technical Assistance Directory
 - <http://www.dhs.state.or.us/spd/tools/APD%20Technical%20Assistance%20Guide%209-1-13.pdf>
- SHIBA (Medicare Assistance)
 - <http://www.oregon.gov/DCBS/SHIBA/Pages/index.aspx>
 - 800-722-4134