Finding the Best Medical Assistance for Working Beneficiaries

Medical Insurance Options in Oregon
Medicaid Basics

• 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 Groups

- 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)
• 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
• 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
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.
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) and 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/Loug 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
- SHIBA (Medicare Assistance)
  - 800-722-4134