

Who should I contact for more information?

Contact your County Social Services Office if you think you may qualify for the Medi-Cal Working Disabled Program. You may want to bring in this brochure when you visit the office and mention that the Medi-Cal Working Disabled Program is “aid code 6G” in their county computer system. Document any communication and keep any notices received from the Medi-Cal county office while undergoing your eligibility determination for the Medi-Cal Working Disabled Program.

Contact information for local Medi-Cal offices and an application for the Medi-Cal program can be found on the Department of Health Care Services’ website:

www.dhcs.ca.gov/individuals/.

Knowledgeable benefits planners are available to assist you in determining how your salary may affect your government benefits. www.disabilitybenefits101.org offers a directory of local benefits planners and information for workers and job seekers with disabilities.



Upcoming changes planned for the Medi-Cal Working Disabled Program

Assembly Bill 1269/chapter 282 was signed into law on October 2009 making several program changes to the Medi-Cal Working Disabled Program:

- Social Security Retirement income will remain exempt for individuals who were previously on Social Security Disability Insurance (SSDI automatically converts to retirement income upon reaching full retirement age).
- Allows for unlimited earnings to be saved in a separately identifiable account (individuals/couples will be allowed savings over the typical \$2,000/\$3,000 Medi-Cal asset limit once they are enrolled in the Medi-Cal Working Disabled program).
- Premium amount will be changed to 5% of countable income, which will also include disability-based income. Minimum and maximum premium rates (\$20-\$250 for individuals, \$30-\$375 for couples) will remain the same.

These new rules will go into effect shortly after American Reinvestment and Recovery Act (ARRA) funds for the Medi-Cal program expire. For updated information on whether these policy changes have been put into practice, please visit the Medi-Cal section of the Disability Benefits 101 website: www.disabilitybenefits101.org.

Request this information in alternate formats or languages (Spanish, Tagalog, Korean, Vietnamese, Chinese, Russian or Cambodian) by calling (916) 654-8194.

800.695.0350 Voice

916.654.9820 TTY

This publication is fully-funded under a Medicaid Infrastructure Grant from the Centers for Medicare and Medicaid Services of the U.S. Department of Health and Human Services, grant number 1QACMS030263/01.

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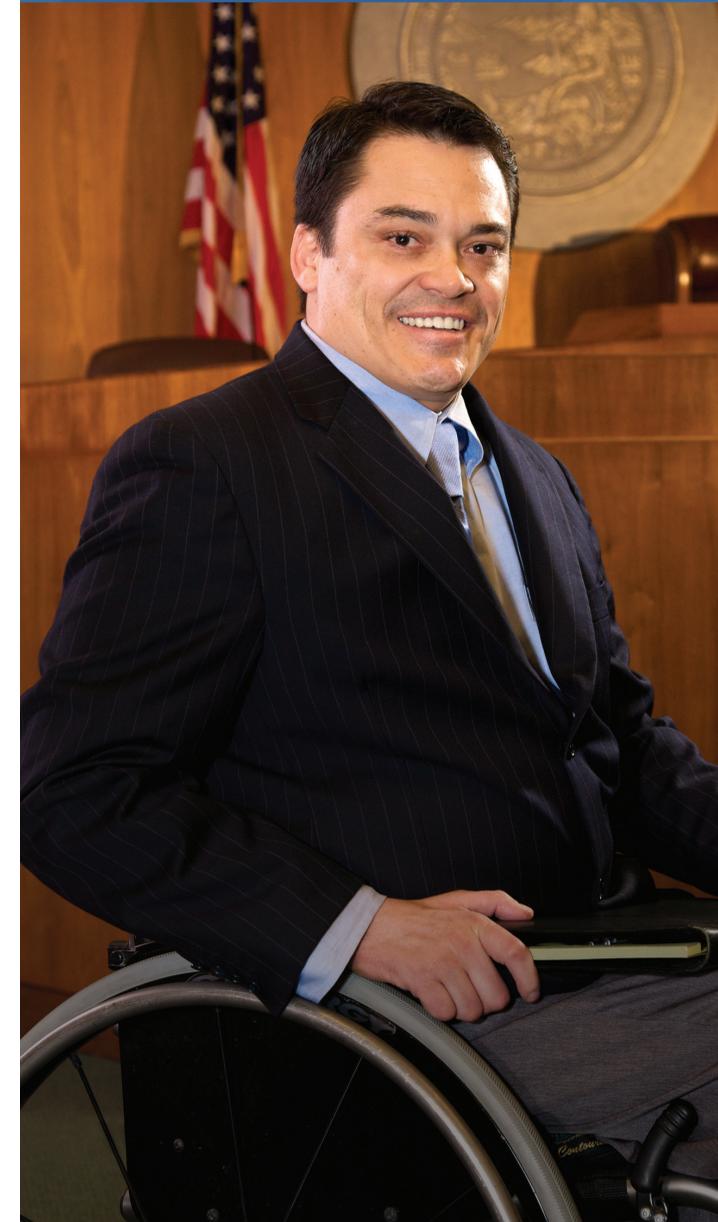
CHIIP publication No.1 (1/2011 English)



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The Medi-Cal Working Disabled Program

Talent Knows No Limits





Are you a person with a disability who wants to work?

If you have Medi-Cal with a share of cost because of your earnings, or if you have been denied Medi-Cal because you are working, you may qualify under the Medi-Cal Working Disabled Program (also known as the Medi-Cal “250%” Working Disabled Program).

If you also receive Medicare, enrolling in the Medi-Cal Working Disabled Program will automatically qualify you for the Medicare Part D Low Income Subsidy (plan-covered prescription drugs between \$1.10 and \$6.30). Also, Medi-Cal will pay for your Medicare Part B premium. If you are a person with a disability and you work full-time, part-time, or are self-employed, you may be able to receive Medi-Cal health coverage. The Medi-Cal Working Disabled Program allows you to earn up to \$55,188* a year, or more, as an individual and still qualify for affordable Medi-Cal coverage.

What is Medi-Cal?

Medi-Cal is California’s name for the federal Medicaid Program. Medi-Cal provides health coverage (including medical, dental, vision and personal assistance services) for low-income families and persons with disabilities who lack sufficient health coverage.

What is required of me?

To qualify for the Medi-Cal Working Disabled Program you need to:

- Be a resident of the United States living in California.
- Meet Social Security’s definition of a disability.
- Be employed full-time or part-time, including self-employment, with countable earnings at, or below, 250 percent of the Federal Poverty Level. “Work” is undefined for the purposes of this program and there is no minimum work requirement in order to qualify; however, you must be able to prove you are working and earning income.

How much can I earn?

As a single individual, for example, you can earn about \$4,600* a month in gross wages in 2011 and qualify for Medi-Cal health coverage. From your total monthly gross earnings, \$85 will be subtracted, and then only half of what remains is considered as countable earned income when Medi-Cal decides whether or not you are eligible. You may also be able to subtract your impairment-related work expenses (out-of-pocket expenses that are related to your disability and are needed in order to work).

* For up-to-date income levels, please visit the Medi-Cal section at www.disabilitybenefits101.org.

Is there a premium?

Enrollees in the Medi-Cal Working Disabled Program pay a small monthly premium based on countable earned income.

Disability Income, such as Social Security Disability Insurance (SSDI), is not currently counted as income for this program when figuring out your monthly premium amount.

For example:

- An individual whose gross income is between \$1,287 and \$1,485 pays a monthly premium of \$25.
- A couple whose gross income is between \$1,287 and \$1,485 pays a monthly premium of \$40.

Using the Medi-Cal for the Working Disabled Calculator at www.disabilitybenefits101.org, you can determine whether or not you might be eligible for the program, and how much your monthly premium may be.

Can I receive personal assistance where I work?

You may be eligible to receive personal assistance services (assistance with dressing, transferring, bathing, preparing meals, cleaning, etc.) through Medi-Cal’s In-Home Supportive Services (IHSS) program. Medi-Cal is unique compared to other health coverage in that it provides funding for personal assistance services through the IHSS program. California law allows individuals with disabilities to use IHSS service hours to obtain, retain, or return to employment. To use personal assistance services at work, you must first qualify for the IHSS program for in-home services. After being approved for IHSS, you can transfer some of the service hours from the home to the workplace.



What assets am I allowed?

- You can have \$2,000 as an individual, or \$3,000 as a married couple, in personal property, including cash, stocks, and some other items.
- You can own one car and the home you live in.
- You can have Individual Retirement Accounts (IRAs), Individual Development Accounts (IDAs), retirement plans, and deferred compensation plans. These kinds of savings are exempt and not counted towards the \$2,000 (or \$3,000) asset limit in this program.
- You can receive disability income from Social Security, state or private disability insurance, or Worker’s Compensation. Disability income is exempt and not counted in this program. However, your disability income may be impacted by the income you are earning from work.

Visit www.disabilitybenefits101.org to learn more about Social Security work incentives. Use the benefits planning calculators to determine how your disability benefits may be affected by earning income from work.