

How does
Medicaid Buy-In
help people with
disabilities?

Ohio

Medicaid Buy-In For Workers with Disabilities

Medicaid Buy-In for Workers with Disabilities. (MBIWD) allows individuals with disabilities to earn money from a job (income) and keep their Medicaid health care coverage.



Am I eligible for MBIWD?

To find out if you are eligible, answer the questions on the following pages.



This document presents the 2023 guidelines for MBIWD. Poverty levels change each year. For future years obtain the numbers at <http://aspe.hhs.gov/poverty>

This document presents “guidelines” for MBIWD. For additional information contact sources listed on the last page.

1

Are you between 16 and 64 years old?

- Yes – Continue
- No – Sorry you are not eligible

Start Here

Supplemental Security Income (SSI) and Social Security Disability Insurance (SSDI) programs provide a cash benefit to people who meet eligibility requirements.



2

Do you have a job that pays you regularly?

- Yes – Continue
- No – Sorry you are not eligible

Income that counts:
(SSI rules apply)

Unearned:

- Benefit payment
- Other income
- Medicaid does not count \$20

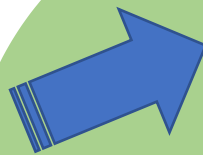
Earned:

- Medicaid Counts
- Gross wages
- (- \$65 divided by 2)
- Other work rewards

3

Do you have a disability that meets the SSI or SSDI standard?

- Yes – Continue
- No – **You may not be eligible.** However, you may become eligible if you take your medical records to your local Job and Family Services (JFS) office and ask for a disability determination.



4

What is your monthly countable income? (see box above)

\$ _____

Is your income less than \$3,038 per month or \$36,456 per year?

- Yes – Continue
- No – **You may not be eligible.** However, there are deductions that can be applied to your income (next page bottom)



**In 2023, \$36,456 per year is consider 250% of the poverty level for an individual. 250% of the poverty level is a requirement for MBIWD.*

**5 Do you have more than \$14,318 in resources?
(See box below)**

- Yes – You may not be eligible.** However, you may become eligible if you contact your local JFS office, ask them to apply deductions to your resource level.
- No – You are eligible for MBIWD**

To determine your resources:

DO NOT COUNT:

- STABLE Account
- The home you own and live in
- One owned vehicle
- Term Life Insurance
- PASS Plan
- Irrevocable burial account

DO COUNT:

- Cash
- Checking / Savings account balances
- Certificates of Deposit
- Whole Life Insurance Cash Value
- Item that you own that can easily be converted to cash

..... Contact JFS and ask them to apply the appropriate deductions to include the \$20,000 MBI deduction to determine your eligibility.

6

Premiums

People who are eligible for MBIWD will have to pay a monthly fee for their health care coverage. This is called a premium. The premium will take the place of any spend down or patient liability you may be paying.

If your total family income is less than 150% of poverty level, follow these directions to find out the approximate amount of your premium:

What is your total Family income per month? \$ _____

Subtract the amount that Is 150% of the poverty level _____
For the number of people Living in your home. \$ _____

Multiply by 10% _____

Approximate Monthly Premium \$ _____

NOTE: If you are currently paying for any health insurance, you may deduct that payment from your MBI premium.

No. of people in home	150% of Poverty Level**
1	\$1,823
2	\$2,465
3	\$3,108
4	\$3,750
5	\$4,393
6	\$5,035
7	\$5,678
8	\$6,320

** 2023 monthly poverty levels. These change each year.

How do I apply for MBIWD?

Contact your local county Job and Family Services (JFS) office. Ask for an application for Medicaid Buy-In for Workers with Disabilities (ODM Form 07200). There may be additional forms JFS requests an individual to complete.

If you do not know how to contact your local office, phone 1-800-324-8680 or visit <http://Medicaid.ohio.ohio.gov/FOROHIOANS/Programs/MBIWD.aspx>

If you have additional questions about MBIWD, your eligibility or how to apply contact the agencies listed below:

Disability Rights Ohio	(614) 466-7264 – (800) 282-9181
Southeastern Ohio Legal Services (SEOLS) Locations: Athens Chillicothe Marion Newark New Philadelphia Portsmouth Steubenville	(614) 221-7625
Legal Aid Society of Greater Cincinnati	(513) 241-9400 – (800) 582-2682
Center of Vocational Alternatives (COVA)	(614) 294-7117 or (877) 521-2682