

## How do I apply for MBIWD?

Contact your local county job and family services office. Ask for an Application for Medicaid Buy-In for Workers with Disabilities. Fill it out and return it as requested on the form.

If you don't know how to contact your local office, phone **1-800-324-8680** or visit <http://jfs.ohio.gov/OHP/mbiwd.stm>

## Questions?

If you have additional questions about MBIWD, your eligibility, or how to apply, contact the Help Office in your area, listed below.

### COVA

(614) 294-7117  
(877) 521-2682  
(614) 294-7443 fax  
[www.cova.org](http://www.cova.org)

Counties served: Adams, Ashland, Athens, Belmont, Carroll, Champaign, Clark, Columbiana, Coshocton, Crawford, Delaware, Fairfield, Fayette, Franklin, Gallia, Greene, Guernsey, Hardin, Harrison, Hocking, Holmes, Jackson, Jefferson, Knox, Lawrence, Licking, Logan, Madison, Mahoning, Marion, Meigs, Monroe, Morgan, Morrow, Muskingum, Noble, Perry, Pickaway, Pike, Richland, Ross, Scioto, Stark, Summit, Tuscarawas, Union, Vinton, Washington, Wayne, and Wyandot

### Disability Rights Ohio

(614) 466-7264  
(800) 282-9181  
[www.disabilityrightsohio.org](http://www.disabilityrightsohio.org)

Counties served: Allen, Ashtabula, Auglaize, Cuyahoga, Darke, Defiance, Erie, Fulton, Geauga, Hancock, Henry, Huron, Lake, Lorain, Lucas, Medina, Mercer, Miami, Montgomery, Ottawa, Paulding, Portage, Preble, Putnam, Sandusky, Seneca, Shelby, Trumbull, Van Wert, Williams, and Wood

### Legal Aid Society of Greater Cincinnati

(513) 241-9400  
(800) 582-2682  
(513) 241-1930 tty  
[www.lascinti.org](http://www.lascinti.org)

Counties served: Brown, Butler, Clermont, Clinton, Hamilton, Highland, and Warren

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## How does Medicaid Buy-In help people with disabilities?

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



**NOTE: Poverty levels change each year. Numbers listed in this document are for 2014. For future years, get updated numbers at <http://aspe.hhs.gov/poverty>.**

*This document presents guidelines for MBIWD. For more details, contact one of the sources listed on the back page.*

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**START  
HERE**

**Are you between 16 and 64 years old?**

- YES.** Continue.
- NO.** Sorry, you are not eligible.

SSI and SSDI are Social Security Programs that provide money to people who meet the 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 checks  
• Other income  
• Medicaid does not count \$20  
Earned:  
• Medicaid counts  
• Gross wages (\$65 taken away, with the remainder divided by 2)  
• Other work rewards may be deducted

**5**

**Do you have more than \$11,281 in resources?** (See box below.)

- YES. You may not be eligible.** However, you may become eligible if you contact the Help Office in your area and ask them to apply possible deductions to your resources.

- NO. You are eligible for MBIWD.**  
See back page to learn how to apply.

**To figure your resources:**  
DO NOT COUNT things like  
• House you live in  
• One car  
• Term life insurance  
• PASS Plan  
• Irrevocable burial account  
DO COUNT items like  
• Cash  
• Savings accounts  
• Certificates of deposit  
• Anything you own that could be converted to cash

**4**

**What is your monthly gross income?**  
(See box above.)

\$ \_\_\_\_\_ .

**Is your income less than \$2,433 per month, or less than \$29,175\* per year?**

- YES.** Continue.
- NO. You may not be eligible.** However, there are deductions that can be applied to your income. Contact your Help Office (see list on back) and ask them to apply the appropriate deductions, including the \$20,000 MBI deduction, to see if you will be eligible.

**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.

\* In 2014, \$29,175 is considered 250% of poverty level for an individual. 250% of poverty level is a requirement of MBIWD.

**6 Premiums**

Some people who are eligible for MBIWD will have to pay a monthly fee for their health care coverage. This is called a premium. This 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 the poverty level, you will NOT have a premium. (See chart below.)

If your total family income is more 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 poverty level for the number of people living in your house \_\_\_\_\_  
\$ \_\_\_\_\_

Multiply by 10% \_\_\_\_\_ x .10

Amount of 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 house	150% of poverty level**
1.....	\$1,460
2.....	\$1,967
3.....	\$2,474
4.....	\$2,982
5.....	\$3,489
6.....	\$3,996
7.....	\$4,505
8.....	\$5,012

\*\* 2014 monthly poverty levels. These levels change each year.