

What You Need to Know About New York State's Medicaid Buy-In Program

WHAT IS THE MEDICAID BUY-IN PROGRAM?

The Medicaid Buy-In Program is a New York State program that allows those with disabilities who have paid work to obtain or maintain Medicaid eligibility **even if they earn more income or have more resources than would ordinarily be allowable for regular Medicaid.**

WHO IS ELIGIBLE FOR THE PROGRAM?

To qualify for the Medicaid Buy-In Program you must meet the following requirements:

Disability: You must have a disability that meets the medical criteria for Supplemental Security Income (SSI) eligibility, that is, a medically determinable physical or mental impairment that has lasted or can be expected to **last continuously for more than twelve months** or to result in death. If you have not already been certified disabled by the Social Security Administration (in connection with either Social Security Disability Insurance (SSDI) or SSI, you will need to have a disability review done by a New York State Disability Review Team. Your local social services counselor can advise you about this process. In New York City you should contact the Human Resources Administration at (800) 505-5678.

Age: You must be between the ages of 16 and 64.

Residency: You must be a resident of New York State.

Work: You must be engaged in paid work (either full-time or part-time).

Income: You can have a gross income of no more than \$53,028 for a single person or \$71,028 for a couple and still qualify for the Medicaid Buy-In Program.

Other resources: A single person must have no more than \$13,050 of "nonexempt resources" (\$19,200 for a family of two). Most assets you own other than your home are considered "nonexempt resources" for purposes of this determination. Exempt resources include such things as burial funds, the home you live in and your car/truck. Examples of nonexempt resources are your regular savings account or property you own other than your own home.

WHO BENEFITS FROM THE PROGRAM?

The main beneficiaries of the Medicaid Buy-In Program are people who have a disability but do not receive Supplemental Security Income (SSI). These include:

- People who receive Social Security Disability Insurance (SSDI);
- People who had SSDI but lost it because they went to work;
- People who have a disability that would qualify them for SSI but have never received SSI; and
- People who received SSI in the past but were disqualified because they had more resources than allowed for SSI.

People who are on SSI and lose it because they go to work can maintain eligibility for Medicaid under another work-incentive program known as the Section 1619(b) program.

ARE MY CHILDREN OR FAMILY MEMBERS COVERED BY THE MEDICAID BUY-IN?

No. The Medicaid Buy-In is only for individuals with disabilities or couples if both have disabilities. There are other programs that can cover your children or other family members.

WILL I HAVE TO PAY ANYTHING TO PARTICIPATE?

It depends on how much total income you earn. This includes both earned (from wages) and unearned (from other sources such as a pension, unemployment benefits, interest, etc.) income. Below are some guidelines that should help you determine if you will need to pay a premium. Your local social services counselor can help you determine whether you need to pay a premium.

- If your monthly available income is \$1,300 or less, you will pay no premium.
- If your monthly available income is between \$1,300 and \$2,167 (for a family of one), you will be required to pay a premium. This premium will be the sum of 3% of your earned income plus 7.5% of your unearned income.
- The maximum total premium you can pay in one year is \$1,026 for one person.

HOW DO I APPLY FOR THE PROGRAM?

You can apply at your local Department of Social Services office. In New York City, you can apply at the Human Resources Administration (800) 505-5678. You will have to fill out a Form 2921 ("*Application for Public Assistance/Medical Assistance/Food Stamps/Services*") and have an interview to determine your eligibility for the program.

If you have not previously been certified as disabled by the Social Security Administration, you will have to establish disability. Your local social services counselor can provide you with the forms required to establish your disability and your eligibility for the Medicaid Buy-in program.

IS ELIGIBILITY RETROACTIVE?

If you are found to be eligible for the Medicaid Buy-In Program, you will be entitled to up to three months of retroactive eligibility.

WHAT IF I GET SICK OR LOSE MY JOB WHILE I AM PARTICIPATING IN THE PROGRAM?

If you stop working for a medical reason or because you have been laid off, you will be granted a "grace period" during which you will not lose your eligibility. The grace period can be as long as six months. You may have more than one grace period so long as they don't total more than six months over any twelve-month period of time. If you exceed this grace period you will no longer be eligible for the Medicaid Buy-in Program.

WHAT IF I CAN GET HEALTH INSURANCE FROM MY EMPLOYER?

Medicaid encourages you to use such insurance. If you are required to pay anything for the insurance, Medicaid will usually reimburse you for any amount you pay to maintain that insurance.

WHERE CAN I GET MORE INFORMATION ABOUT THE MEDICAID BUY-IN PROGRAM?

If you have questions about the Medicaid Buy-In Program, you can call the New York Work Incentives Support Center's hotline toll-free at 1-888-224-3272 or TDD (716) 847-1322.