

Medicaid Buy-In for Working People with Disabilities (MBI-WPD)

Part of the series “Your Path to Success: Answers to your work questions from NYS PROMISE”

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<http://www.nyspromise.org>

This document is an accessible, 508-compliant version of the original brochure.

In This Guide

The purpose of this guide is to assist New Yorkers with disabilities who work and are interested in applying for the Medicaid Buy-in for Working People With Disabilities (MBI-WPD).

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This booklet is part of a series of Path to Success publications that help New Yorkers with disabilities plan a path to employment.

Before the Application Process: What Do I Need to Know?

The Medicaid Buy-In for Working People with Disabilities (MBI-WPD) is a program that allows eligible working people with disabilities to purchase Medicaid. Any individual applying for the MBI-WPD for the first time needs to meet the following qualification requirements:

- Must have certification of disability as defined by the Social Security Administration;
- Must be least 16 but not yet 65 years of age;
- Must be engaged in paid work (includes part -time and full-time work);
- If all income is earned income, the gross income in 2016 must be less than \$60,420 for an individual, or \$81,132 for a disabled couple;
- Must have non-exempt resources that do not exceed \$20,000 for an individual, \$30,000 for a disabled couple.
- Retirement funds are exempt and not included against resource limit. This includes, for example, Individual Retirement Accounts (IRA), 401(k) plans, and 403(b) plans.

Remember: There is no substantial gainful activity rule (i.e., an individual can earn more than \$1,170 per month in 2017 and still be eligible for the MBI-WPD) so the local Department of Social Services should not send you away if you are earning above \$1,170.

If you meet all of the qualifications listed above, you should be eligible for the MBI-WPD.

To apply for the Medicaid Buy-In program for Working People with Disabilities, you will need to submit your application to your Local Department of Social Services (LDSS).

Tips to Help You Prepare for the Application Process

Know the facts about the MBI-WPD program. Use this self-help guide and the Medicaid Buy-In for Working People with Disabilities: Frequently Asked Questions self-help guide to learn all you need to know about the MBI-WPD. Learn all about the program, and you will go in with a knowledge base you can rely on.

Be prepared when you do go into the Local Department of Social Services. Use the “Medical Evidence List” enclosed in this self-help guide to make sure you have all the materials you need in order to apply for the MBI-WPD program.

Ensure all documentation and information is gathered and submitted to establish your eligibility for the MBI-WPD program. This means looking at the applications carefully and gathering all the necessary documentation prior to submitting the application.

Document all actions. Make sure you take names of everyone you speak with, or meet with, and make sure that you write down any problems you experience along with the dates and times they occur. Try to get the problem resolved with the eligibility worker, but ask to speak with a supervisor

Know your rights. As an applicant you should not accept a verbal decision from a worker. A Medicaid eligibility determination must be in writing. An applicant has the right to:

- Be told about the programs and help they can get.
- Be told what they need to do to get these programs.
- Apply for these programs.
- Get an application form when they ask for one.
- Have an interview.
- Get written notice telling them if their application is approved or denied.

The Application Process

The application form for applying for the MBI-WPD program is called ACCESS NEW YORK HEALTH CARE (DOH-4220). MBI-WPD applicants must also complete Access NY Supplement A (DOH 4495 A), which includes all the questions about an applicant’s resources

Make sure that when the application is submitted, every question has been answered. We recommend that an applicant write MBI-WPD on the top of the application. We also recommend that the MBI-WPD applicant follow-up with a call to the local Department of Social Services 10 days after they submit their application to make sure that nothing further is required.

The revised application also allows individuals to add the name and address of a contact person who can receive notices about their Medicaid case in addition to the applicant. The contact person can be designated to do one or more of the following:

- Apply for and/or renew Medicaid for the individual;
- Discuss the individual's application or case;
- Get notices and correspondence.

As of April 1, 2010, individuals are no longer required to appear for face to-face interviews when they apply for the Medicaid Buy-in for Working People with Disabilities. However, people can still ask for application assistance, if necessary.

Medical Evidence List

If the applicant for the MBI-WPD has not been determined to have a disability by the Social Security Administration, the State Disability Review Team will have to receive and review medical information that supports the disability claim.

The individual must provide:

- All available medical information from physicians, psychologists, hospitals, therapists, counselors, etc.
- Medical evidence (medical records including office notes, treatment records, lab results and medications) for a period up to 12 months prior to the date of application and covering the timeframe for which the disability determination is being sought.

[Fillable form]

Doctors seen since impairment began:

Each doctor must be listed!

- Physician's Name:
- Phone Number:
- Address:
- City:
- State/Zip Code

[Fillable form]

Hospitalization or Treatment for the Impairments:

Each hospitalization or treatment in a clinic must be listed!

- Name of Hospital/Clinic
- Contact Person:
- Phone Number:
- Address:
- City:
- State/Zip Code

What if I need assistance with the process?

If you need additional assistance with the process, contact the Work Incentive Planning and Assistance (WIPA) program nearest you. WIPAs are contracted with the Social Security Administration to provide benefits and work incentives counseling, planning and assistance free of charge. You can get a list of the WIPA in New York at: <http://www.chooseworkttw.net/findhelp/> (use search function).

If your application for Medicaid/MBI-WPD program is denied, you have the right to request a Fair Hearing. Instructions on how to ask for a Fair Hearing are on the denial form issued by the local Medicaid office. An applicant can ask for a Fair Hearing in writing, in person, over the internet or by calling the State-wide toll free number at 1-800-342-3334.

What if I Have Questions About How My Benefits will be Impacted by Going Back to Work?

If you have any questions about how your benefits will be impacted by going back to work, you can contact specialists to assist you toll-free at 1-888-224-3272. The hotline is available during business hours Monday through Friday, except on holidays. Every effort will be made to return calls the same day or within one business day.

Additionally, SSA has contracted with local organizations to provide work incentive planning and assistance services for individuals who receive Supplemental Security Income and Social Security Disability Insurance. The Work Incentive Planning Assistance (WIPA) agencies have people who have been specially trained to help individuals with disabilities considering returning to work or returning to work. . You can get a list of the WIPA in New York at: <http://www.chooseworkttw.net/findhelp/> (use search function).

Questions about how earnings impact your disability benefits? Call us toll-free at 1-888-224-3272

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