

**WORKING AND KEEPING YOUR MEDICAL ASSISTANCE (MEDICAID) BENEFITS:
A FACT SHEET FOR SOCIAL SECURITY BENEFICIARIES
Prepared by the Disability Rights Network of Pennsylvania**

Are you a Social Security beneficiary who is considering returning to work? Many people on SSDI or SSI are concerned that if they return to work, they will lose their Medical Assistance coverage. This Fact Sheet will explain three ways to keep your Medical Assistance benefits while you work, including ways to keep coverage even if you are no longer receiving SSI.

What is Medical Assistance?

Medical Assistance is the name for Medicaid in Pennsylvania. Medical Assistance is a publicly funded health insurance program that covers physical and behavioral health services. There are several ways to be eligible, including receiving SSI benefits or having a disability. Eligibility is based on income and resources, but there are Medical Assistance benefits for individuals with disabilities who are working. Medical Assistance is administered in Pennsylvania by the Department of Public Welfare. Medical Assistance is also known as ACCESS, ACCESS Plus, or HealthChoices (managed care). You can apply for Medical Assistance at your local County Assistance Office.

1. Can I keep my Medical Assistance benefits if I am no longer receiving SSI?

YES! Medical Assistance under 1619(b) for SSI Beneficiaries

Medical Assistance under 1619(b) allows you to work and keep Medical Assistance coverage even though you no longer receive SSI. You continue to be eligible for Medical Assistance coverage until your annual income reaches a certain amount.

How do I know if I am eligible for 1619(b) coverage?

To qualify for continuing Medical Assistance coverage you must:

1. Have been eligible for an SSI cash payment for at least one month;
2. Still meet the Social Security level of disability requirements;
3. Still meet all other non-disability SSI requirements, including the resource test;
4. Need Medical Assistance benefits to continue to work; and,
5. Have gross earnings that are insufficient to replace SSI, Medical Assistance, and publicly funded attendant care services.

How do I know if my earnings are insufficient to replace SSI?

The Social Security Administration uses a threshold amount to decide whether a person's earnings are high enough to replace their SSI and Medical Assistance benefits.

The amount is based on:

1. The amount of earnings which would cause SSI payments to stop in Pennsylvania; and,
2. The average Medical Assistance expenses in Pennsylvania.

What if my earnings are above the threshold amount?

If you earn above the threshold amount, you may still qualify for continued Medical Assistance. The Social Security Administration can figure an individual's threshold amount if you have certain work expenses or medical expenses.

Do I need to report my earnings when I receive 1619(b) coverage?

You should report your income every month to the Social Security Administration. If your monthly SSI checks have stopped due to earnings, you should contact your local County Assistance Office and ask about 1619(b) eligibility. Even if your monthly SSI checks have stopped, you should continue to report your earnings to both the County Assistance Office and the Social Security Administration.

What types of medical services are covered under 1619(b)?

Your Medical Assistance coverage will remain the same as when you received SSI.

2. Can I keep my Medical Assistance coverage and work?

YES! Healthy Horizons

Healthy Horizons provides Medical Assistance benefits to individuals with disabilities.

Individuals can work and qualify for Healthy Horizons benefits.

Am I eligible for Healthy Horizons?

Individuals who meet the Social Security Administration definition of disability qualify for the Healthy Horizons program. If you are an individual who previously received SSI and no longer receives a monthly check because your income is too high, this program may help you. Contact your local County Assistance Office to apply or for more information.

How much money can I earn and still keep my Medical Assistance under Healthy Horizons?

Under Healthy Horizons, an individual can earn up to 100 percent of the Federal Poverty Level. This amount is adjusted every year and is determined by family size. Until at least March 1, 2010, the Federal Poverty Level for an individual is \$10,830 and is \$22,050 for a family of four. The income guidelines for SSI apply, which means that only half of your earned income is counted toward eligibility. Contact your local County Assistance Office for more information.

Are there any resource limits under the Healthy Horizons program?

Yes. Individuals are subject to the same resource limits as set by the SSI program. The resource limit for an individual is \$2,000, and the limit for a couple is \$3,000.

What types of medical coverage are available under the Healthy Horizons program?

Your Medical Assistance coverage will remain the same as when you received SSI.

3. Can I keep Medical Assistance coverage if I am no longer eligible for some Medical Assistance programs?

YES! Medical Assistance for Workers with Disabilities (MAWD)

Medical Assistance for Workers with Disabilities (MAWD) is offered through the Pennsylvania Department of Public Welfare. MAWD lets Pennsylvanians with disabilities work, earn more money, and still keep full medical coverage. With MAWD you can keep Medical Assistance while you work, even if your earnings increase above the limits for other Medical Assistance programs.

How do I know if I am eligible for Medical Assistance for Workers with Disabilities (MAWD)?

You do not need to be receiving Social Security benefits to be eligible for MAWD, but you must:

1. Be at least 16 and not over 65 years old;
2. Be employed and earning money;
3. Have a disability that meets the Social Security Administration standards:
 - a. Receiving SSDI; or,
 - b. Submit medical receipts so you can be found to have a disability;
4. Have countable income below 250 percent of the Federal Poverty Level; and,
5. Have \$10,000 or less in countable resources (not including one house or one vehicle).

Will I have to pay a premium for Medical Assistance for Workers with Disabilities (MAWD)?

Yes. There is a monthly premium for MAWD. The monthly premium is 5 percent of your monthly earnings. Your local County Assistance Office will look at your monthly income after deductions. Income from other household members, including spouses, is not used to calculate the premium. Your premium amount is set for six months and may be adjusted at the end of the six-month period if you have a change in income.

What types of medical coverage can I receive with Medical Assistance for Workers with Disabilities (MAWD)?

Your MAWD coverage includes the same Medical Assistance coverage as when you received SSI benefits. Contact your local County Assistance Office for more information.

How is Medical Assistance for Workers with Disabilities (MAWD) different from the Healthy Horizons program?

MAWD has higher income and resource limits than the Healthy Horizons program. This allows you to earn more money and have additional resources that will not impact your Medical Assistance eligibility.

Am I eligible to receive Medicaid Home and Community Based Waiver services and Medical Assistance for Workers with Disabilities (MAWD)?

Individuals who are already receiving Medicaid Home and Community Based Waiver services can be eligible for MAWD. Individuals should apply for MAWD at their local County Assistance Office.

Medicaid Home and Community Based Waivers are programs created by a state under federal authority to use Medicaid funding to provide community-based services that otherwise could not be funded under Medicaid (such as habilitation, personal assistance, and home and vehicle modifications). Unlike other Medicaid services, Waiver services can be limited to a geographic area, to a certain number of enrollees, or to a specific dollar amount. For additional information on Waiver services, please contact the Disability Rights Network of Pennsylvania. Our contact information is below.

4. What if I disagree with a decision about my Medical Assistance?

You are entitled to receive a written notice from the County Assistance Office when an eligibility decision or a change in benefit is made. The written notice should contain a statement of the action taken or to be taken, the reason for the action, and the effective

date. The written notice should include information on appeal rights and the right to a fair hearing.

You have a right to appeal and ask for a fair hearing regarding any decision about your Medical Assistance. This includes denials, reductions, and terminations of benefits. To continue coverage without interruption, you should file your appeal within ten days from the date on the written notice. All other appeals should be filed within thirty days to be considered timely. It is recommended that you send your appeal form through certified mail and keep one copy for your records.

What happens if I am no longer eligible for my Medical Assistance program?

Your local County Assistance Office must review your file for additional categories of Medical Assistance eligibility before termination of coverage. You must receive a written notice before benefits are terminated, and you have appeal rights as described above.

5. What information about my employment do I have to provide to my Social Security office and County Assistance Office?

When you start working, you are required to report your employment to your local Social Security office. You are also required to report your income to your local County Assistance Office. You must also report any medical coverage provided by a third party to your County Assistance Office.

6. What resources are available to help me as I go back to work?

Work Incentives Planning Assistance (WIPA) Program

The Work Incentives Planning and Assistance (WIPA) Program is a state-wide service designed to help you to understand work rules and regulations and to access work incentives available under the SSDI and SSI programs. A WIPA Coordinator can meet with you individually to discuss how returning to work will impact your benefits as well as recommend work incentives that can maximize your income and healthcare options as you return to work and achieve greater financial self-sufficiency. The staff can also help you identify and access appropriate Employment Networks and employment support services that can help you return to work. For more information on Work Incentives Planning Assistance, please contact the Disability Rights Network of Pennsylvania. Our contact information is below.

Protection and Advocacy for Beneficiaries of Social Security (PABSS)

Protection and Advocacy for Beneficiaries of Social Security (PABSS) of the Disability Rights Network of Pennsylvania (DRN) protects the rights of SSI and SSDI beneficiaries who wish to gain, retain, or regain employment. PABSS assists SSI and SSDI beneficiaries to overcome systemic barriers to vocational and rehabilitation services, employment, and support services necessary to enter the workplace. PABSS also assists with return to work issues. Also, contact DRN if you are an SSI/SSDI beneficiary, family member, advocate, service provider, or other individual or group in need of information or referral related to the services and assistance that may be available in return to work efforts, including how to apply for and access those services.

CONTACT INFORMATION

If you need more information or need help, please contact the Intake unit of the Disability Rights Network of Pennsylvania (DRN) at 800-692-7443 (voice) or 877-375-7139 (TDD). Our email address is intake@drnpa.org.

The mission of the Disability Rights Network of Pennsylvania (DRN) is to advance, protect, and advocate for the human, civil, and legal rights of Pennsylvanians with disabilities. Due to limited resources, DRN cannot provide individual services to every person with advocacy and legal issues. DRN prioritizes cases that have the potential to result in widespread, systemic changes to benefit persons with disabilities. While we cannot provide assistance to everyone, we do seek to provide every individual with information and referral options.

IMPORTANT: This publication is for general informational purposes only. This publication is not intended, nor should be construed, to create an attorney-client relationship between the Disability Rights Network of Pennsylvania (DRN) and any person. Nothing in this publication should be considered legal advice.

PLEASE NOTE: For information in alternative formats, or a language other than English, contact DRN at 800-692-7443, ext. 400, TDD: 877-375-7139, or drnpa-hbg@drnpa.org.

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