

# MED-Connect Premium Income Guidelines 2013



## Basic Coverage Group

Beneficiaries earning up to 200% of the Federal Poverty Level (FPL) do not pay premiums for health care coverage through MED-Connect.

### For 2013, 200% of the FPL is:

Individual: \$1,915 monthly

Couple: \$2,585 monthly

If your income is above these amounts, you will pay a monthly premium based on 10% of income above the limit. The basic MED-Connect program is available to employed persons with disabilities. Income can be up to \$75,000 per year, as long as some monthly income is from earnings. There is no minimum earnings requirement for the basic MED-Connect program.

## Social Security Administration's Substantial Gainful Activity Level

2013 – \$1,040 monthly (\$1,740 if blind)

## Additional Requirement for the Medically Improved Group

Persons who have lost disability status with the Social Security Administration can retain disability status under MED-Connect if they are earning at least 40 times the Federal Minimum Wage per month. For 2013 that figure is:  $\$7.25 \times 40 = \$290$ .

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## Contacts

- **For questions about the MED-Connect program** or to request a MED-Connect application, call Connect-Ability toll free at 1-866-844-1903 or visit [www.ct.gov/med](http://www.ct.gov/med). You can also receive an application from the Department of Social Services (DSS) office serving your area. For DSS office locations and service areas or additional program information, dial 2-1-1 Infoline.
- **To get help finding or keeping a job**, contact the Department of Rehabilitation Services, Bureau of Rehabilitation Services at 1-800-537-2549. You may want to ask for the publication *Vocational Rehabilitation and Medicaid: Employment Opportunities for Persons with Disabilities*.
- **To get benefits counseling**, contact The Connect to Work Center at the Bureau of Rehabilitation Services, call the Connect to Work Center toll free at 1-800-773-4636.

# Glossary

**Acquired Brain Injury (ABI) Waiver:** A Medicaid Waiver program that uses person-centered planning to provide a range of non-medical, home and community based services, to maintain adults ages 18–64 who have an acquired brain injury in the community.

**Activities of Daily Living (ADLS):** The individual must need physical assistance with two or more of the following activities of daily living: bathing, dressing, eating, toileting and transfer.

**Department of Developmental Services Comprehensive Waiver:** The Comprehensive Waiver is used to provide services to individuals who live in licensed Community Living Arrangements (CLA), Community Training Homes (CTH) or in Assisted Living. In addition, it can be used to provide services to individuals who live in their own or their family home and require a level of support not available under the Individual and Family Support (IFS) waiver. The Services and Supports approved under this waiver are organized in three categories: Residential Supports, Day/Vocational Supports and Other Supports.

**Department of Developmental Services Individual and Family Support Waiver (IFS):** This waiver is designed to provide direct services and supports to people who live in their own home or their family home and do not require 24-hour paid supports. The services and supports approved under this waiver are organized in four categories: Home and Community Supports, Day/Vocational Supports, Ancillary Supports and Additional Support Services.

**Employability Account:** Accounts held by the individual or spouse and designated by that person as being held for the purpose of buying goods or services that will increase the employability of the individual. Such accounts are subject to the approval of the Department.

**Impairment Related Work Expense (IRWE):** Work expenses paid by a person with a disability that are necessary to allow the person to work. The expense cannot be one that would be incurred by a person without a disability. Allowed IRWEs are deducted from earnings and may not exceed counted earnings.

**Medicaid for Employees with Disabilities (MED-Connect):** The Medicaid for Employees with Disabilities (MED-Connect) program is a medical assistance program for Connecticut residents. The program allows a person with a disability to be employed, earn income and be eligible for medical assistance.

**Medically Improved Group:** A MED-Connect participant who loses Social Security Disability eligibility because of a medical improvement may still be able to keep their disability status under MED-Connect. The person must still have a severe medical condition, but it can be less severe than under the basic group. To be eligible for the Medically Improved Group, the person must be earning at least 40 times the federal minimum hourly wage per month. There is no extension of coverage under this group if the person loses employment.

**Personal Assistance Services (PAS):** Personal Assistance Services (PAS) make it possible for someone with a disability to perform necessary daily tasks that other people do alone, such as bathing, dressing and transferring between wheelchair, bed and vehicle. Services are provided by a personal assistant who is hired, trained, supervised and, when necessary, terminated by the individual with a disability.

**Personal Care Attendant (PCA) Waiver:** This Medicaid Waiver Program provides adults age 18–64 who have permanent, severe and chronic physical disabilities with funds to hire assistants (sometimes called personal care attendants or PCAs) to assist with activities that enable them to reside in the community.

**Premiums:** Persons with counted income above 200% of the federal poverty level must pay a monthly charge to remain eligible for MED-Connect. Persons with a delinquent premium charge are ineligible for the program.

**Reasonable Work Effort:** To be eligible for MED-Connect, a person must be making a Reasonable Work Effort. For an employed person, that means performing a task for an employer and being compensated with cash wages. Both the employee and the employer must be paying appropriate federal and state payroll taxes. For a self-employed individual, a Reasonable Work Effort is defined as performing business tasks and receiving money that exceeds the expenses of running the business. The individual must be paying all required federal and state self-employment taxes.

Persons temporarily out of work due to loss of employment or temporary health issue can continue MED-Connect benefits for up to one year if the person is currently seeking new employment or will return to work when their health improves.

**Social Security Disability Insurance:** This benefit program administered by the Social Security Administration allows persons with a permanent and total disability to receive monthly benefit checks for themselves and dependents.