



Work. Health Care Coverage.
You shouldn't have to choose.

It's simple. Medicaid for Employees with Disabilities (MED-Connect) helps you get Medicaid if you work and have a disability.



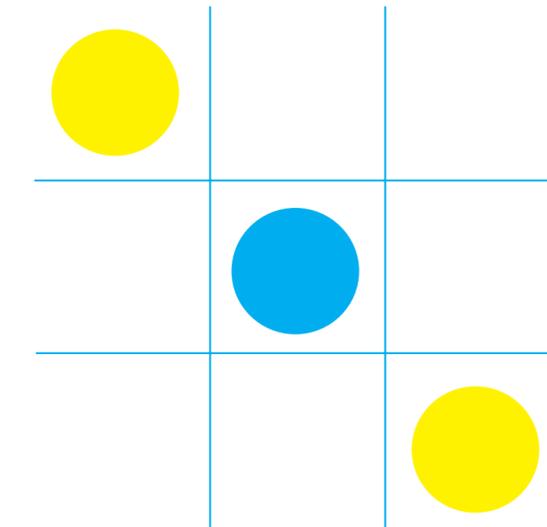
1.866.844.1903 or 2.1.1 Infoline



www.connect-ability.com
email: info@connect-ability.com

MED-Connect is a Medicaid program for employees with disabilities administered by the Connecticut Department of Social Services. Connect-Ability is managed by the Connecticut Department of Social Services, Bureau of Rehabilitation Services. This brochure is funded by the federal Centers for Medicare and Medicaid Services.

Medicaid for Employees with Disabilities.



MAKE YOUR MOVE.



Eligibility for MED-Connect

- MED-Connect is available to Connecticut residents with a disability who have an income of up to \$75,000 per year and assets that do not exceed \$10,000 for individuals or \$15,000 for a couple. MED-Connect participants never have to meet a Medicaid “spend down” amount to qualify for coverage.
- If you’re receiving Social Security Disability benefits or Medicaid benefits based on blindness or disability, your disability is proven under MED-Connect.
- If you do not get these benefits now, you may still be able to get MED-Connect if you are working and found to have a disability by the Medical Review Team at the Department of Social Services.
- You must have a job that pays taxable wages. This is called a Reasonable Work Effort. If you are self-employed, you qualify as long as you pay required self-employment taxes to the IRS and Connecticut Department of Revenue Services.

Income

- You can have any amount of income up to \$75,000 per year as long as some of the income is earned. Earned income from employment and unearned income such as Social Security and pensions are considered as part of your total income.
- If you have impairment-related work expenses, you may qualify with income above \$75,000. A spouse’s income is not counted in determining income eligibility for MED-Connect.

Assets

- Your counted assets cannot exceed \$10,000 as an individual or \$15,000 as a married couple. Counted assets are items such as a checking or savings account. Your car and home are not counted assets.
- You can have any amount saved in approved retirement accounts such as an IRA or 401(k).
- You may also have an Employability Account, a DSS-approved account with money set aside to save for a special employment expense.

Coverage

Services covered by MED-Connect are the same as under other Medicaid programs for persons who are aged, blind or with a disability. In addition, you may be covered for Home- and Community-Based Services:

- If you qualify for the Personal Care Assistance (PCA) Medicaid Waiver, the Acquired Brain Injury Waiver, the Department of Developmental Services Comprehensive Support Waiver or the Individual and Family Support Waiver, you would be able to receive waiver services under MED-Connect coverage. The waiver services would be subject to the same care plan rules that exist for other individuals under the waivers.



Cost

- Premiums are calculated based on your income combined with your spouse’s income.
- For an individual, there are no premiums if your income is below 200% of the Federal Poverty Level.* Wages, Social Security Disability Insurance (SSDI), pension and Veteran’s Benefits and Unemployment Compensation are examples of countable income. For a married couple, there is no premium if the combined income is below 200% of the federal poverty level for a couple. If your income is above these amounts, you will pay a monthly premium based on 10% of income above the limit.
- A MED-Connect premium credit is given for any medical insurance premiums paid by you or your spouse, thereby lowering the premium amount in MED-Connect.

Social Security Disability Insurance and MED-Connect

- As income rises, MED-Connect coverage continues up to the program’s \$75,000 income limit, even though SSDI benefits may stop when income exceeds the Social Security Administration’s Substantial Gainful Activity Level.*
- For more information about SSDI, contact your local Social Security Office, or call its toll-free number at (800) 573-1213.
- For a complete guide on Social Security work incentives online, visit www.socialsecurity.gov/redbook.

Changes to Your Health or Job Status

- If your health improves, you can still qualify for the MED-Connect program under the Medically Improved Group. The Medically Improved Group has the same income, asset and premium rules as MED-Connect. The only difference is that your earnings must be at least 40 times the Federal Minimum Wage* per month.
- If you have to stop working because of a health problem or lose a job through no fault of your own, you can stay on the MED-Connect program for up to one year. For coverage to continue, you must plan to return to work when health improves or be looking for another job.

Application Information

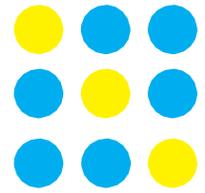
Get your MED-Connect application through Connect-Ability by calling 1.866.844.1903 or 2.1.1 Infoline. Or download an application from our website at www.ct.gov/med.

*See MED-Connect Premium Income Guidelines Insert

The Department of Social Services programs are available to all applicants and recipients without regard to race, color, creed, sex, sexual orientation, age (as defined by federal and state law), disabilities, learning disabilities, and national origin, ancestry or language barriers. The Department of Social Services is an equal opportunity affirmative action employer. For persons who are deaf or hearing impaired and have a TDD/TTY, call 1-800-842-4524. Auxiliary aids are available for blind or visually impaired individuals. Publication #06-11 (Rev. February 2010).



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.

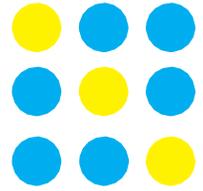
Social Security Administration's Substantial Gainful Activity Level

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

Additional Requirement for the Medically Improved Group

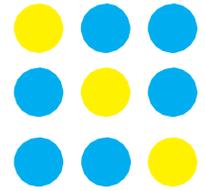
Persons who have lost disability status with the Social Security Administration can retain disability status under MED-Connect if they are earning at least 40 times the Federal Minimum Wage per month. For 2013 that figure is: \$7.25 times 40 = \$290.

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. 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 them with activities enabling 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.