

The Medicaid for the Employed Disabled program was authorized by *The Ticket to Work and Work Incentives Improvement Act of 1999*. Its implementation in Connecticut is mandated under Public Act 00-213 *Work Incentives for Persons with Disabilities*. The program allows persons with a disability to engage in employment without risking eligibility for medical services through the Medicaid program. The program also allows certain individuals to keep other necessary services needed to remain employed. In general an eligible person with a disabling condition who is employed, can qualify for Medicaid without the use of spenddown while earning income in excess of traditional income limits.

### **Income**

The individual may have income up to \$75,000 per year. Earned income (employment) and unearned income (Social Security, pensions, etc.) are considered. Persons with impairment related work expenses may also qualify with income above that limit. A spouse's income is not considered in the determination of eligibility.

### **Premium**

Eligible individuals may be charged a premium. The premium charge is 10% of income in excess of 200% of the federal poverty limit based on family size.

A spouse's income is considered when determining the premium charge.

The current monthly 200% of FPL figure is \$1,806.00 for one person and \$2,430.00 for a married couple. Premiums must be paid by the due date in order for eligibility to continue. A credit is given for other health insurance premiums paid from family income.

### **Employment**

To be eligible under this coverage group the individual must be engaged in a reasonable work effort. A reasonable work effort is defined as an activity for which a person receives financial compensation and pays all applicable federal and state income and payroll taxes.

### **Disability**

The individual must have a disabling impairment as defined in the Social Security Act except for the provisions relating to substantial gainful activity. Persons receiving Social Security Disability benefits or Medicare benefits based on blindness or disability meet the criteria. A person not receiving those benefits may also qualify if found to be working despite a disabling impairment by the Department of Social Services. Persons covered by the program whose condition "medically improves" may continue to meet the disability criteria for the program.

### **Assets**

Liquid assets as defined under the Medicaid program may not exceed \$10,000.00 (\$15,000 for a couple). In addition to existing Medicaid asset exclusions, monies held in retirement accounts, medical savings accounts, and accounts for employability-related expenses may also be excluded.

### **Personal Care Assistance**

Persons eligible for Medicaid under this coverage group receive all regular Medicaid services. In addition, persons in need of personal care assistance, who otherwise would qualify for the Personal Care Assistance Medicaid Waiver except for income or assets, would be able to receive PCA waiver services based on eligibility through this coverage group. The PCA service would be subject to the same care plan rules that exist for other individuals under the waiver.

### **Community Based Services**

Individuals receiving Community Based Services on October 1, 2000 may keep those services if they qualify financially for this Medicaid coverage group. People who qualify for the PCA waiver however must accept PCA services through the waiver in lieu of CBS services.

## Loss of Employment

Persons receiving benefits under this program who temporarily lose employment through no fault of their own, may continue eligibility for up to one year if the loss of employment was due to a health crisis or involuntary dismissal, and the individual intends to return to work after the crisis has passed or if the individual is looking for new employment.

## Vocational Rehabilitation

For assistance in obtaining or retaining employment contact the Department of Social Services, Bureau of Rehabilitation Services at 1-800-537-2549. For more information, see the publication *Vocational Rehabilitation and Medicaid: Employment Opportunities for Persons with Disabilities*.

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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 the federal and state law), disabilities, learning disabilities, national origin, ancestry, or language barriers. The Department of Social Services is an equal opportunity affirmative action employer.

To learn more about the Medicaid for Employed Disabled program, call the Department of Social Services office nearest to your home.

3580 Main Street, Hartford  
860-723-1000

699 East Middle Tpke., Manchester  
860-647-1441

30 Christian Lane, New Britain  
860-612-3400

194 Bassett Street, New Haven  
203-974-8000

117 Main Street Ext., Middletown  
860-704-3100

925 Housatonic Ave., Bridgeport  
203-551-2700

1642 Bedford Street, Stamford  
203-251-9300

401 W. Thames St., Unit 102, Norwich  
860-823-5000

676 Main Street, Willimantic  
860-465-3500

249 Thomaston Ave., Waterbury  
203-597-4000

342 Main Street, Danbury  
203-207-8900

62 Commercial Blvd., Torrington  
860-496-6900

# Medicaid for the Employed Disabled

(A Tool for Self-Sufficiency)



STATE OF CONNECTICUT  
DEPARTMENT OF SOCIAL SERVICES

M. Jodi Rell  
Governor

Michael P. Starkowski  
Commissioner

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 persons.