

What is Medicaid for the Employed Disabled (MED)?

The Medicaid for the Employed Disabled (MED) program is a state run 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.

Do you have to already be on Medicaid to qualify for this program?

No, the program is open to persons with a disability who become employed.

How much can a person earn?

A person can have countable income up to \$6,250 per month (\$75,000 per year) and still be eligible for the program.

Does one have to earn a certain amount to qualify?

You can earn any amount of wages. The only rule about earnings is that the Internal Revenue Service must consider them to be taxable wages. A self-employed person must pay self-employment taxes to the IRS in order to qualify.

Does a person have to pay anything to get MED?

There are no premiums for persons with income (SSDI, wages, pension, VA) below \$1,734.00 per month. For married couples, there is no premium if the combined income is below

\$2,334.00 for a couple. Persons with income above these amounts will be charged a monthly premium based on 10% of income above the limit.

A premium credit is given for any medical insurance premiums paid by the person. This credit lowers the premium amount the person would pay under MED. For example, a person who pays his own Medicare Part B premium could have income as high as \$2,698.00 month and owe no premium under MED.

I have been told that a person can't get Medicaid if his Social Security Disability check (SSDI) is too high. Can a person who works and gets SSDI qualify?

Yes, a person with a disability who is employed would qualify for Medicaid under MED. There is never a spenddown for persons who qualify for MED.

A person who is not employed must have income below the spenddown income limit. A person with unearned income above the spenddown limit cannot receive Medicaid until medical expenses exceed the spenddown amount.

Does a person have to receive SSDI, SSI or Medicaid in order to qualify?

If a person gets disability benefits from one of those programs he meets the

MED disability rules. A person who does not receive benefits can still qualify for MED if the Department of Social Services

Medical Review Team decides that the person meets the disability rules.

Are the covered medical benefits different under the MED program?

The covered services under MED are the same as under other Medicaid programs for persons who are aged, blind or disabled.

The Social Security Administration says that if a person earns too much he could lose his disability status. Would that person also lose Medicaid for the Employed Disabled?

Persons who earn over the Social Security Administration's Substantial Gainful Activity (SGA) level (\$940 in 2008) may lose their SSDI benefit but, a person earning above the SGA amount would not lose medical assistance under MED, even if the SSDI stops because of earnings, unless the income exceeds \$75,000.

Does a person lose MED coverage if he loses his job?

If a person stops working because of a health problem or loses a job through no fault of his own, he can stay on the MED program for up to one year. For coverage to continue the person must plan to return to work when health improves or must be looking for another job.

Can a person continue to get medical coverage if his health improves?

If health improves, the person can still qualify for the MED program under the Medically Improved Group. The Medically Improved Group has the same income, asset, and premium rules as Basic MED. The only difference is that earnings must be at least \$234.00 per month.

Can a person own a car, a house and a bank account?

A car used for getting to work or medical appointments is not counted as an asset. A home is not a counted asset. A person can have \$10,000 (\$15,000 for a couple) in counted assets such as a checking or savings account. A person can also have any amount saved in approved retirement accounts such as an IRA or 401K. A person may also have a special DSS approved account with money set aside to save for a special employment expense.

What if a person has a physical disability and Medicaid pays for his Personal Care Assistance? Will he lose that help if he goes to work?

Persons who qualify for Medicaid through MED also qualify financially for the Personal Care Assistance (PCA) Waiver.



The Connect to Work Center
The Premier Resource Center for Benefits Information

Where can a person learn more about employment and benefits?

The Connect to Work Center at the Bureau of Rehabilitation Services offers benefits counseling services to persons with disabilities who are either working or are thinking about going to work. A Community Work Incentives Coordinator can tell you how working affects benefits from Social Security, state medical assistance, and food stamps. For more information or to set up an appointment, call the Connect to Work Center toll free at (800) 773-4636.

What if a person needs training before returning to work?

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

Where can a person learn more about how work affects Social Security benefits?

Information is available from local Social Security Offices. The Social Security Administration can also be reached toll free at (800) 573-1211.

Information is also available online by following the Internet link listed below to the SSDI/SSI Redbook. It is a complete guide to work incentives under Social Security programs.

<http://www.socialsecurity.gov/redbook/>

How does a person apply for Medicaid for the Employed Disabled?

Applications can be filed either by mail or in person at the Department of Social Services Regional Office nearest your home.

REGIONAL OFFICES

3580 Main Street, Hartford
860-723-1000

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

270 Lafayette Street, 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

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A Question and Answer Guide

M. Jodi Rell
Governor
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Commissioner



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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