

# Medicaid Eligibility Guide



## An Eligibility Guide for Persons Working and Disabled

In July 1999, the Division of Medicaid began a new program to offer Medicaid coverage for disabled individuals who are:

- Working but have no health insurance or not enough insurance, or
- Want to return to work and need health insurance.

This group is sometimes referred to as a “Buy-In” program because workers who earn over a certain amount must pay a monthly premium to purchase their Medicaid benefits.

The basic eligibility requirements for the Working Disabled (WD) Program are as follows:

- Working-** means that the disabled person works at least 40 hours each month at some type of paid activity.
- Disabled-** means that the disabled person meets the Social Security definition of disability except for the provision of Substantial Gainful Activity (SGA). The fact that the disabled individual is working is not considered in making the disability decision.
- Income-** a disabled person must meet two separate income tests. One is an earnings test and the other is for all other income other than earnings (unearned income).
- Earnings-** the earnings limit is set at 250% of the federal poverty level.  
The gross income limit for earnings is:
- Individual limit - \$5,383 per month** (meaning an unmarried individual)  
**Couple limit - \$7,249 per month** (meaning either one or both members of the couple are disabled and applying for Medicaid.)
- Unearned-** if the disabled worker (or spouse) receives income that is not “earned,” it is treated as unearned income with an income limit set at 135% of the poverty level. This includes income such as disability benefits, pensions, workers’ compensation benefits, interest/dividends, etc.  
Gross unearned income cannot exceed:
- Individual limit - \$1,486 per month**  
**Couple limit - \$1,990 per month**

**\* There is no requirement for someone to apply for disability benefits (such as Social Security benefits) during the application process for Working Disabled coverage.**

**Resources-** These are assets or what a person owns. The resource limit for the Working Disabled Program is higher than for other Medicaid groups:

**Individual limit = \$24,000**  
**Couple limit = \$26,000**

Certain types of resources are not counted toward the resource limit:

- Home property,
- Certain property that produces income,
- One vehicles, depending on use,
- Household goods,
- Personal property up to \$5,000,
- Life insurance up to \$10,000 in face value,
- Burial funds up to \$6,000 if kept in a revocable form.

Resources that count include money in the bank; the value of stocks, bonds or other investment accounts; the value of non-home property that does not produce in come.

**Premiums-** Working Disabled individuals earning less than **\$3,255 (individual) or \$4,375 (couple)** each month in gross earnings do not pay a monthly premium for Medicaid coverage. For Working Disabled individuals/couples who earn more, the premium is equal to 5% of the amount Medicaid considers to be “countable” earnings. Countable earnings are less than ½ of the gross earned income amount x 5%.

**For example:** an individual with \$3,265 gross income would have countable earnings of \$1,600 per month.

The premium payable is \$80 per month. A couple with \$4,425 gross income would have countable earnings of \$2,180 with a premium payable of \$109 per month.

To apply, contact the Regional Medicaid Office that is nearest you. You will need to provide proof of wages and hours worked and also provide verification of your resources (things you own). Your worker will advise of any additional information that may be needed. Medicaid Regional Office contact numbers are:

Brandon	601-825-0477
Brookhaven	601-835-2020
Canton	601-978-2399
Clarksdale	662-627-1493
Cleveland	662-843-7753
Columbia	601-731-2271
Columbus	662-329-2190
Corinth	662-286-8091
Greenville	662-332-9370
Greenwood	662-455-1053

Grenada	662-226-4406
Gulfport	228-863-3328
Hattiesburg	601-264-5386
Holly Springs	662-252-3439
Jackson	601-978-2399
Kosciusko	662-289-4477
Laurel	601-425-3175
McComb	601-249-2071
Meridian	601-483-9944
Natchez	601-445-4971

New Albany	662-534-0441
Newton	601-635-5205
Pascagoula	228-762-9591
Philadelphia	601-656-3131
Picayune	601-798-0831
Senatobia	662-562-0147
Starkville	662-323-3688
Tupelo	662-844-5304
Vicksburg	601-638-6137
Yazoo City	662-746-2309