Medicaid Eligibility Guide

An Eligibility Guide for Persons Working and Disabled

MISSISSIPPI DIVISION OF MEDICAID

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 - $6,715 per month (meaning an unmarried individual)
Couple limit - $9,083 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 - $1,846 per month
Couple limit - $2,485 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.**

More Information →

The Office of the Governor, Division of Medicaid complies with all state and federal policies which prohibit discrimination on the basis of age, race, sex, national origin, handicap or disability- as defined through the Americans with Disabilities Act of 1990, the Rehabilitation Act of 1973, and the Civil Rights Act of 1964.

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 **$4,055 (individual) or $5,475 (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 $4,065 gross income would have countable earnings of $2,000 per month.
The premium payable is $100 per month.
A couple with $5,485 gross income would have countable earnings of $2,710 with a premium payable of $135 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	Gulfport	228-863-3328	Newton	601-635-5205
Brookhaven	601-835-2020	Hattiesburg	601-264-5386	Oxford	662-371-1365
Clarksdale	662-627-1493	Hinds County	601-978-2399	Pascagoula	228-762-9591
Cleveland	662-843-7753	Kosciusko	662-289-4477	Philadelphia	601-656-3131
Columbia	601-731-2271	Laurel	601-425-3175	Picayune	601-798-0831
Columbus	662-329-2190	Madison County	601-576-3350	Senatobia	662-562-0147
Corinth	662-286-8091	McComb	601-249-2071	Starkville	662-323-3688
Greenville	662-332-9370	Meridian	601-483-9944	Tupelo	662-844-5304
Greenwood	662-455-1053	Natchez	601-445-4971	Vicksburg	601-638-6137
Grenada	662-226-4406	New Albany	662-534-0441	Yazoo City	662-746-2309