

# Workers with Disabilities Medicaid

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Workers with Disabilities is a category of Medicaid for individuals with disabilities and disabling medical conditions, who support themselves by working rather than by receiving disability benefits such as SSI and Social Security Disability.

## Eligibility Criteria

1. Aged 16 to 64.
2. Meet the Social Security / SSI definition of disability, except full time employment is permitted.
3. Work and have work income reported to the IRS.
4. Non-work income such as Social Security, workers compensation, VA benefits, or pension cannot exceed the SSI benefit plus the \$20 general exclusion, or \$753 ( $\$733 + \$20 = \$753$ ) per month for 2016.

## Examples:

1. Jimmy has a serious medical condition but still works when he is able. He is uninsured and needs assistance with medical bills. He has applied and been approved for Workers with Disabilities and begins receiving Medicaid in a few months. If he applied for Social Security Disability instead, he would be denied if he was working and earning over \$980 per month. Even if he qualified for Social Security Disability, he would have a two-year waiting period of Medicare health coverage.
2. Martha has a disability and works part-time. She lost her SSI benefits and Medicaid when she got married. She may qualify for Workers with Disabilities because her husband's income is not counted.
3. Joe has a disability and works. He earns \$3,000 per month from work. Joe qualifies for Workers with Disabilities because only half of his salary is considered.
4. Bobby is 17 years of age and lives with his parents. He has a disability and works. He is not eligible for SSI because his parents earn too much. He is able to qualify for Workers with Disabilities because his income and his parent's income is not considered.
5. Jerry has a disability and works. His Social Security benefits ceased due to earnings, but he still has Medicare. He also qualifies for Workers with Disabilities Medicaid, which pays his Medicare premiums, deductibles, co-pays, and may include some services not covered by Medicare.

## **What services are included in Workers with Disabilities Medicaid?**

Eligible recipients will receive the full range of Arkansas Medicaid benefits. It will also supplement Medicare by paying Medicare premiums, deductibles, co-pays, and includes some services not covered by Medicare.

## **How to Apply?**

Apply for Workers with Disabilities at the local Arkansas Department of Human Services County Office. It is considered Medicaid Category 10. Application form DCO-950 is used for applying for Workers with Disabilities. **For additional information, call the Employment Sources Hotline at 866.283.7900.**