

250% Working Disabled Medi-Cal Program

Non-Financial Eligibility Requirements	This program provides full-scope Medi-Cal to working disabled individuals with countable income below 250% of the federal poverty level (FPL). Eligible persons must pay a premium based upon their income. Certain immigrants are not eligible. (See Special Factors).			
	 Disabled: To qualify as disabled, applicants must show that: They have been determined to meet the Social Security definition of disability. This can be done by showing that the applicant: a) gets Social Security disability benefits; b) no longer gets Social Security disability benefits because of work, but gets Medicare because of continued disability; c) currently gets Medi-Cal or In-Home Supportive Services (IHSS) or Supplemental Security Income (SSI) benefits based on disability; OR d) got Medi-Cal, IHSS, SSI or Social Security benefits within the last 12 months and, during that time, was not determined to no longer be disabled. OR The applicant is determined by the Disability Determination Service Division – State Program (DDSD-SP) Department of Social Services to meet Social Security's definition of disability without taking into consideration earnings. (Remember, "substantial gainful activity" (SGA) does not matter when determining disability for a working individual.) 			
	Working : Applicants should be considered "working" if they have any monthly earnings from work.			
Beneficiary Costs and Countable Income Limits	Income Limit: Applicants qualify if their <i>countable</i> monthly income (i.e. after deductions) is below 250% of the FPL. For a single individual, that's \$2,167; for a married couple (both applying for benefits), \$2,917. Special rules explain how food, clothing and shelter given to the applicant might count as income. For purposes of determining countable income, SSI/SSP rules are used. Only the working disabled person's income and part of the income of his/her spouse (or parent if a child) counts. Premiums: All eligible persons must pay a monthly premium based upon <i>countable income</i> , ranging from \$20 to \$250 (for an individual). (See below).			
	Countable Income	Premium for 1 Person	Premium for a Couple	
	\$1 - \$600	\$20	\$30	
	\$601 - \$700	\$25	\$40	
	\$701 - \$900	\$50	\$75	
	\$901 - \$1100	\$75	\$100	
	\$1101 - \$1300	\$100	\$150	
	\$1301 - \$1500	\$125	\$200	
	\$1501 - \$1700	\$150	\$225	
	\$1701 - \$1900	\$175	\$275	
	\$1901 - \$2100	\$200	\$300	
	\$2101 - \$2603	\$250	\$375	

Monthly Income Deductions for Determining Countable Income	 Generally, the SSI income counting rules apply with certain exceptions. Special Income Deduction: <u>All</u> disability-based income <i>does not count</i> (workmen's compensations, SSA, state and private disability income). \$20 from income (earned or unearned). Earned Income Deductions: 1) \$65 from earnings + any unused portion of the \$20 deduction above; 2) Any impairment-related work expenses that you pay for yourself. (These are out-of-pocket expenses that the applicant need to become or remain employed, like maintenance of a specialized van, special clothing, attendant care services, transportation costs, medical devices, work-related equipment, residential modifications, etc.); 3) half of any remaining earned income. Example: Mary receives \$1000 a month in SSDI benefits. She works 8 days a month and grosses \$600. She pays a neighbor \$10 per day to drive her to work. She cannot use a bus because of her panic attacks. Her SSDI does not count. Only \$217.50 of her earned income counts. (\$600 - \$20 - \$65 = \$515. \$515 - \$80(8 X \$10) = \$435 ÷ 2 = \$217.50). Mary is eligible because her countable income (\$217) is well below the \$2,167 limit. Her monthly premium is \$20 (see chart on page 1). 	
Property Limits	 Chart on page 1). Generally, SSI property rules apply. Property limits: Adults: only the property of the applicant and their spouse counts. Single adults cannot have more than \$2000 in <i>countable</i> property. Married couples cannot have more than \$3000 in <i>countable</i> property. Children: only the applicant's property and some of the applicant's parents' property counts. Applicant cannot have more than \$2000 in countable property. Children: only the applicant's property and some of the applicant's parents' property counts. Applicant cannot have more than \$2000 in countable property. (A child is defined as someone who is unmarried and not the head of the family and either under age 18 or under age 22 and a student attending school or a vocational training program.) Exempt property: applicant's home, clothing, one car, and certain other things such as items necessary for self-employment (building, inventory, bank account) or used on the job (tools, second car, etc.). Special Property Deduction: individual retirement accounts (IRA) or other retirement plans (like KEOGH or 401(k) plans) do not count even if the applicant has access. 	
Special Factors	 applicant has access. Except for the special income and property exemptions above, a beneficiary would be eligible for SSI Beneficiaries may be terminated with a notice of action if they fail to pay premiums for two consecutive months but the county must redetermine their eligibility (under SB 87). Undocumented immigrants are not eligible. "Qualified aliens" (i.e. lawful permanent residents, refugees, asylees, persons granted withholding of deportation, conditional entry, paroled for at least one year, Cuban-Haitian entrants, or certain battered spouses and children) are eligible, regardless of their date of entry. Immigrants who are permanently residing under color of law (PRUCOL) are eligible <u>only</u> if they are lawfully residing in the U.S. and receiving SSI on August 22, 1996. People over 65 may also be in this program. 	
Aid Codes/ Sources of Law	Aid Codes: 6G. Law: 42 USC §1396a(a)(10)(A)(ii)(XIII); California Welf. & Inst. Code § 14007.9; DHS ACL's 00-16, 00-51, 01-14, 01-26, 01-46, 02-34, 02- 39/40; Medical Eligibility Procedure Manual Article 5R; HCFA Letter to State Medicaid Directors (March 9, 1998).	