

Medi-Cal Program Eligibility Fact Sheet

The 250% Working Disabled Program

The 250% Working Disabled Program is a Medi-Cal Program for Individuals who are:

- Eligible for Medi-Cal
- Working with pay at least one hour per month
- Disabled
 - Must meet the Social Security Administration Federal Disability definition
- Eligible based on income
 - o Income must be less than 250% of the federal poverty level (FPL). The 2016 250% FPL for on person is \$2475 and \$3338 for a couple.
 - State, Federal or Private disability-based income is not counted for program eligibility.
- Eligible based on Property
 - Assets such as 401K, 457s, or other retirement plans are not counted toward eligibility limits. The primary residence (home) of an individual is not counted for program eligibility.
- ➤ Be a U.S. Citizen or have satisfactory immigration status

The 250% Working Disabled Program is a full-scope, zero share-of-cost Medi-Cal Program.

Individuals who are eligible and enroll in the 250% Working Disabled Program, must pay a monthly premium amount to the Department of Health Care Services (DHCS). After enrollment (payment of the monthly premium), if medical services are covered by Medi-Cal, those service will be paid by the Medi-Cal Program.

Monthly premium payment amounts range from \$20 - \$375. The amount of the premium payment is determined by the individual's or couple's net income.



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Example: Mary is disabled and receives \$1,000 a month for Social Security Disability. She works as a tutor 8 days a month and grosses \$600.00 monthly. She pays her neighbor \$10 per day to drive her to work. *All disability –based income* (Social Security Disability, Workers Compensation and any state or private disability income) *will not count* in determining the program eligibility.

\$1,000 SSA Disability	\$ 0
Gross Earnings	\$ 600.00
Standard Deduction	\$ - 20.00
Earned Income Deduction	\$ - 65.00
Work-related Expenses (\$10 X 8 days)	<u>\$ - 80.00</u>
Net Income	\$ 435.00
Net Income Divided by 2	\$ 217.50
Countable Net Non-Exempt Income 250% Federal Poverty Level for One	\$ 217.50 \$ 2475.00

Mary is eligible for the 250% Working Disabled Program. Her monthly premium is \$20.00, which she sends directly to the Department of Health Care Services in Sacramento.

ADVANTAGES OF THE 250% WORKING DISABLED PROGRAM

- Low monthly premium payments instead of a high share of cost
- · Access to medical care without a share of cost
- Access to In-Home Supportive Services without a share of cost
- DHCS will pay for the Medicare Part B premiums
- Automatic enrollment in Medicare Part D prescription Drug Plan
- Automatic enrollment in Medicare Part D Low Income Subsidy
- Retirement accounts do not count toward the property limits
- Disability-based income is not counted in budget computation
- Individuals can work full-time, part-time or be self-employed
- Work is undefined (at least one hour per month with pay)
- Full scope Medi-Cal Benefits

If you are interested in the 250% Working Disabled Program, please Contact your Medi-Cal Worker or *Call Toll Free 1-888-472-4463*