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
  - Income must be less than 250% of the federal poverty level (FPL). The 2016 250% FPL for one 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 services 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.
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.

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