

Fact Sheet – Medicaid Buy In for Workers with Disabilities (MBIWD)

Advantages of MBIWD and Some Basic Facts:

- **Allows for higher income and resources than many other types of Medicaid benefits.** See below for more information.
 - **MBIWD allows individuals who work to earn and save more money without losing their Medicaid benefits.**
- Provides Medicaid coverage for many individuals who would otherwise incur a spend down or be ineligible for Medicaid altogether due to their income.
- Developed as an alternative Medicaid program for individuals who work, earn income, and have a continued need for Medicaid benefits.
- Individuals are not automatically enrolled for MBIWD. MBIWD has a separate application and must be applied for before an individual will be enrolled.
- The MBIWD application, called the *Medicaid Buy In for Workers with Disabilities (MBIWD) addendum*, can be downloaded from the Ohio Department of Job and Family Services (ODJFS) website using the following link:
<http://www.medicaid.ohio.gov/Portals/0/Resources/Publications/Forms/ODM07211fillx.pdf>

Eligibility

- Significant income exclusions are a part of the eligibility formula. These include:
 - Approximately half of all earnings from work
 - \$20,000 of annual income
- Financial eligibility for MBIWD is based on individual income. After the exclusions above, individuals with income of up to 250% of the federal poverty level can become eligible for MBIWD.
- Resources must not exceed the MBIWD resource limit of \$11,473.
 - The home an individual lives in and one vehicle that is used to get back and forth to doctor's appointments and/or work is not included as a resource.
- Individuals must meet the disability standards of other Medicaid programs for individuals with disabilities.
- Individuals must be working and paying taxes.

Other Important information

- Premiums for MBIWD are based on household income. Individuals who receive MBIWD and have household income of more than 150% of the federal poverty level will pay a monthly premium based on that income.
- Individuals who receive MBIWD and lose or leave their job will have six months of eligibility while they look to find another job.