Barry L. Zimmerman Director

250% Working Disabled Program

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

- ➤ Eligible for Medi-Cal
- ➤ Working
 - At least one hour per month with pay
- 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 2011 250% FPL for one person is \$2,269 and for a couple, it is \$3,065.
 - 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 also not counted toward eligibility limits.
- ► Have U.S. citizenship or satisfactory immigration status

The 250% Working Disabled Program is a full-scope, zero share-of-cost Medi-Cal Program. For those who are eligible and enroll in the 250% Working Disabled Program, they 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 to \$375. The amount of the premium payments is determined by the individual's or couple's net income.

EXAMPLE: Mary is disabled and receives \$1,000 a month from Social Security Disability. She works as a tutor 8 days a month and grosses \$600. She pays her neighbor \$10 per day to drive her to work.

<u>All</u> disability-based income (Social Security Disability, Workers Compensation, and any state or private disability income) *will not count* in determining program eligibility.

\$1,000 SSA Disability	\$	-0-
Gross Earnings	\$	600.00
Standard Deduction	\$ -	20.00
Earned Income Deduction	\$ -	65.00
Work-Related Expense (\$10 X 8 days)	\$ -	80.00
Net Income	\$	435.00
Net Income Divided by 2	\$	217.50
Countable Net Non-Exempt Income	\$	217.50
250% Federal Poverty Level for One	\$2	,269.00

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 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 (866) 904-9362.