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Building Financial Security for
People and Families with Disabilities



Mayor's Office for
People with Disabilities

Consumer
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CitiCommunityDevelopment.com



What You Need to Know About Medicaid for the Disabled, Aged and Blind



Building Financial Security for
People and Families with Disabilities



Consumer
Affairs



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Please note: This webinar is being recorded and the materials will be placed on this webpage:

<https://www.realeconomicimpact.org/our-work/financial-counseling>.

Technical Assistance

If you experience any technical difficulties during the webinar, please use the **Chat** box to send a message to Shajira Brown, Project Coordinator, or email her at sbrown@ndi-inc.org.

Partner Introductions



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EmpoweredNYC

- **EmpoweredNYC** is a groundbreaking new partnership dedicated to improving the financial stability of New Yorkers with disabilities and their families.
- The **EmpoweredNYC** collaboration is an initiative that will create, test and promote new strategies to enable New Yorkers with disabilities to improve their financial stability. This initiative will advance financial capability through broad engagement and education, tailored one-on-one financial counseling enhanced with new expertise, outreach and tools, and specialized benefits support services.

Strategic Partners

- NYC Office of Financial Empowerment
- Mayor's Office for People with Disabilities
- Citi Community Development
- National Disability Institute
- Mayor's Fund to Advance New York City
- Poses Family Foundation
- Advisory Board of municipal offices, disability service providers and financial empowerment service providers

NYC Department of Consumer Affairs (DCA) Office of Financial Empowerment (OFE)

- **DCA** protects and enhances the daily economic lives of New Yorkers to create thriving communities.
- Within DCA, **OFE** is the first local government initiative in the country with the mission to educate, empower and protect New Yorkers and their neighborhoods so they can improve their financial health and build assets.

Learn more:

<https://www1.nyc.gov/site/dca/partners/financial-empowerment.page>





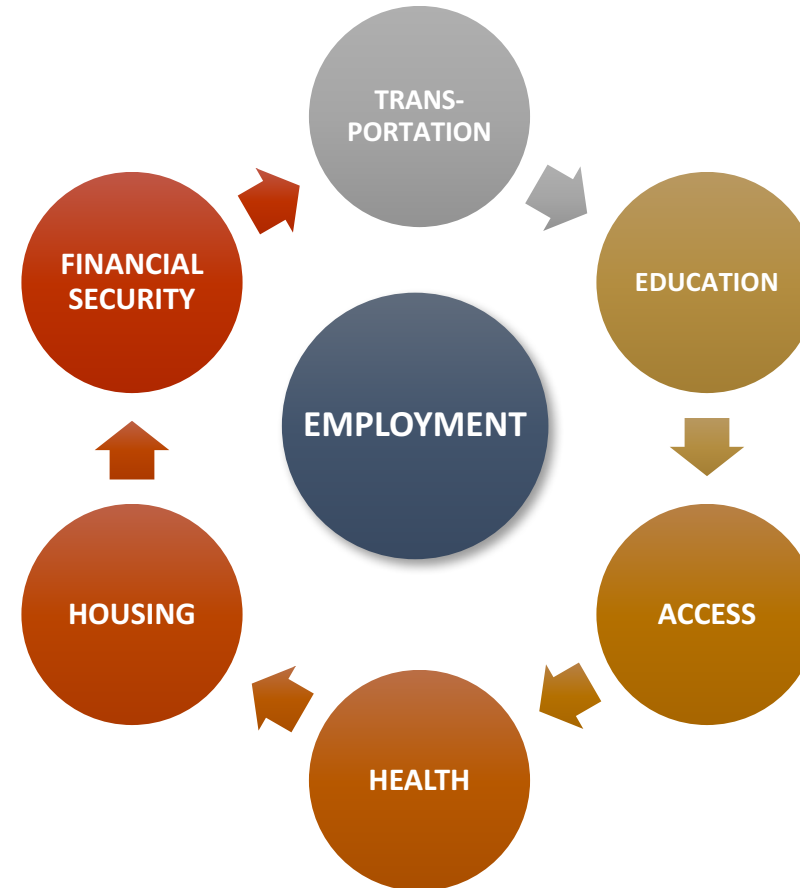
NYC Mayor's Office for People with Disabilities (MOPD)

- **MOPD** works to ensure that New Yorkers with disabilities can lead happy, healthy and productive lives.
- **NYC: ATWORK** connects people with disabilities to meaningful, living wage jobs across the five boroughs.
- **MOPD** improves services and programs for the over 920,000 New Yorkers who self-identify as people who are living with a disability.





NYC Mayor's Office for People with Disabilities



AccessibleNYC Pillars



THE FIRST PUBLIC-PRIVATE PARTNERSHIP FOR EMPLOYMENT FOR NEW YORKERS WITH DISABILITIES

- Innovative, cross-systems approach to building a sustainable pipeline of qualified talent to meet the needs of businesses in high-growth industry jobs across NYC
- Business-led, business-driven initiative
- **NYC: ATWORK** is a collaboration among providers, businesses in high growth sectors, vocational rehabilitation, schools and colleges, and NYC government

AccessibleNYC Pillars

Citi Community Development

- Citi Community Development leads Citi's commitment to financial inclusion and economic empowerment for underserved individuals, families and communities across the U.S.
- Through innovative collaborations with municipalities, community groups and leading nonprofit organizations, Citi's expertise, products and services are harnessed to help expand opportunity for all.



CitiCommunityDevelopment.com

National Disability Institute (NDI)

- **NDI** is a national nonprofit organization dedicated to building a better economic future for people with disabilities.
- The first national organization committed exclusively to championing economic empowerment, financial education, asset development and financial stability for all persons with disabilities. NDI affects change through public education, policy development, training, technical assistance and innovative initiatives.



Today's Speaker

Diane Wenzler

Director of the Benefits Plus Learning Center

Community Services Society, NYC

What You Need to Know about Medicaid for the Disabled, Aged and Blind

The Benefits Plus Learning Center
a Program of the Community Service Society

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 Group: Benefits Plus Learning Center

The Medicaid Program and the ACA (1 of 6)

- Federal Expansion of Medicaid
 - Increased the income eligibility thresholds up to a minimum of 138% of the Federal Poverty Level (FPL) for certain categories (population groups) – which are the Medicaid Expansion groups or MAGI populations.

The Medicaid Program and the ACA (2 of 6)

- Medicaid Expansion Groups - MAGI
 - Pregnant women
 - Dependent children under 19
 - Parents/caretaker relatives with children under 19
 - Singles/Childless couple ages 19 through 64
 - Includes individuals with disabilities and the blind without dependent children who are not entitled to or enrolled in Medicare

The Medicaid Program and the ACA (3 of 6)

- New Procedures for
 - Budgeting household income
 - Income eligibility guidelines
 - Resource limits – eliminated for MAGI
 - Application procedures

The Medicaid Program and the ACA (4 of 6)

Non-MAGI: Disabled, Aged and Blind under ACA

- SSDI beneficiaries with Medicare
- Aged (65 and over)
- EXCEPTION:
 - When a Medicare beneficiary is a parent/caretaker relative with children under 19 they are categorized as MAGI.

The Medicaid Program Under the ACA

- The same methodologies that were in place prior to the ACA for the non-MAGI DAB in reference to:
 - Budgeting household income
 - Income eligibility guidelines
 - Resource limits
 - Application procedures
- Income Guidelines Did Not Increase
- Resource Test Remains

The Medicaid Program and the ACA (5 of 6)



WORKING WITH CLIENTS

To determine whether a DAB individual is categorized as non-MAGI DAB or MAGI, ask the following:

1. Are you a parent or caretaker relative of children under the age of 19?
 - a. If yes, s/he can be categorized as MAGI, even if in receipt of Medicare.
2. If no, do you receive SSDI, but not Medicare?
 - a. If yes, s/he can be categorized as MAGI.

The Medicaid Program and the ACA (6 of 6)



CASE Examples

Case 1: Lisa is a 39-year-old woman with no children. - **MAGI**

Case 2: Mike is a 64-year-old in receipt of Social Security retirement benefits. - **MAGI**

Case 3: Mark is a 41-year-old with 2 children, 5 and 9. He is receiving Social Security Disability benefits with Medicare. – **MAGI**

Case 4: Paula is a 69-year-old with Social Security retirement benefits and Medicare. She is living with her daughter and her two grandchildren, ages 6 and 9, whom she picks up from school and provides child care till their mother comes home from work.

Non-MAGI

Case 5: Carl is 30 years old, single with Medicare, living with his sister and a nephew. **Non-MAGI**

Case 6: Luke is a 45-year-old married to Sue, 43 years old. They have one child, 20 years old, living with them. **MAGI**

MAGI vs. Non MAGI

- What is the advantage of being classified as MAGI vs. Non MAGI?
 - Income limits are higher under MAGI
 - There is no resource test under MAGI

Medicaid Financial Eligibility Chart Effective January 1, 2018				
Household Size	1	2	3	4
Medically Needy Income Levels: For Non MAGI adults 65 and older or adults certified blind or disabled with Medicare.				
Income	\$842	\$1,233	\$1,418	\$1,603
Resources	\$15,150	\$22,200	\$25,014	\$28,275
MAGI Levels Pregnant women and infants up to age 1: 223% FPL Children 1 through 18: 154% FPL Parents/caretaker relatives of children under 19: 138% FPL Singles and childless couples 19 through 64: 138% FPL				
	1	2	3	4
223% FPL	\$2,257	\$3,059	\$3,862	\$4,665
154% FPL	\$1,558	\$2,113	\$2,667	\$3,222
138% FPL	\$1,397	\$1,893	\$2,390	\$2,887

Qualifying for Medicaid

- Resources/Assets
 - **Only Non MAGI recipients are subject to a resource test**
 - Not all resources are countable under Medicaid rules.
 - Certain resources are exempted – exempt resources.

Qualifying for Medicaid (continued)

Exempt Resources for Non MAGI DAB

- Homestead
- Personal Effects
- Automobile
- Burial space and burial items
- Burial Fund - \$1,500
- Irrevocable Funeral Agreement
- PASS accounts - <https://www.ssa.gov/ssi/spotlights/spot-plans-self-support.htm>
- SNT's for the disabled - <http://wnylc.com/health/14/>

Qualifying for Medicaid for Non MAGI DAB

- Income: MAGI vs. Non MAGI
 - MAGI: Income budgeting is based on a household's adjusted gross income when filing their federal tax return, and includes modifications, thus Modified Adjusted Gross Income (MAGI).
 - Non MAGI: Income budgeting is based on the SSI related income budgeting rules.

Qualifying for Medicaid for Non MAGI DAB (cont.)

- **Exempt Monthly Income**

- First \$20 of unearned income
- First \$65 of earned income (if no unearned income, use \$85)
- Impairment Related Work Expenses
- ½ of the remaining earned income
- All work expenses for a person who is blind
- Monthly income set aside in a PASS account
- Third party health insurance premiums, including Medicare Part B & D
- Interest on a burial fund, unless withdrawn
- Income tax refunds and EITC
- Value of SNAP, WIC, HEAP

Applying for Medicaid

- SSI Recipients: Automatic in NYS
 - Do not need to make a separate application
- MAGI Recipients:
 - NYS of Health Marketplace - <https://nystateofhealth.ny.gov/>
 - Navigators - <https://info.nystateofhealth.ny.gov/IPANavigatorSiteLocations>
 - Certified Application Counselors (typically located in hospitals)

Applying for Medicaid

- Non MAGI

- Local Medicaid Offices
- Facilitated Enrollers

- Community Service Society -

- <http://www.cssny.org/programs/entry/facilitated-enrollment-for-the-aged-blind-and-disabled-program-fe-abd>

- Public Health Solutions -

- <https://www.healthsolutions.org/community-work/health-insurance/aged-blind-disabled/>

- Nassau/Suffolk Hospital Council -

- http://coverage4healthcare.org/insurance_over_65/

- Western New York Independent Living -

- <http://wnyil.org/Services/Medicaid-Application-Assistance-Program-MAAP>

Medicaid Buy-In for Working People with Disabilities

- Description

- MBI-WPD allows individuals with disabilities to maintain or apply for Medicaid benefits when they work or return to work and their total income makes them ineligible for Medicaid.
- MBI-WPD offers the same Medicaid benefits that are covered through community-based Medicaid and community based long term care benefits
- It does not cover residential long-term institutional care.

Description of MBI-WPD

- **Family Coverage**

- Both eligible singles and couples (when both spouses have a disability and are working) can be covered.
- Spouses without a disability and dependent children may be eligible for the Essential Plan, Child Health Plus, Medicaid or Medicaid with a spenddown.

- **Employer Health Insurance**

- Individuals who have health insurance through an employer must apply for such insurance.
- Medicaid may cover the cost of the premium, if it is cost effective.

Qualifying for MBI-WPD (1 of 14)

- Coverage Groups
 - Basic Coverage Group
 - Medicaid Improvement Group
- Some of the eligibility criteria differ depending on which coverage group the individual is in.
- New MBI-WPD recipients are automatically enrolled in the Basic Coverage group.
- If an MBI-WPD recipient experiences an improvement in his/her medical condition, and no longer meets SSA's disability criteria, the recipient may be transferred to the Medical Improvement Group.

Qualifying for MBI-WPD (2 of 14)

- Age
 - 16 through 64

Qualifying for MBI-WPD (3 of 14)

- Disability Criteria – Basic Coverage Group
 - Must be certified blind or disabled under Social Security's disability/blind criteria
 - A former SSI or SSDI beneficiary or currently in receipt of SSDI benefit
 - If disability has not been certified by SSA or a local or state disability review team should request a disability review by NYS Medicaid Disability Review Team (OTDA)

Qualifying for MBI-WPD (4 of 14)



NOTE

When determining disability for the MBI-WPD program, the State Disability Review Team does not use substantial gainful activity (SGA) factor in determining disability. This is important because individuals who are disabled, but who are engaging in SGA may be ineligible for SSDI or SSI but can be certified disabled through the State Medicaid Disability Review Team and thus qualify for the MBI-WPD. (SGA is the amount of earnings at which SSA considers the individual able to engage in SGA and is therefore not disabled, and thus not entitled to SSDI or SSI.)

Qualifying for MBI-WPD (5 of 14)



CASE EXAMPLES

Case 1: Paula is a 33-year-old who started working 18 months ago earning \$1,200 per month. She stopped receiving SSDI benefits 6 months ago, after she completed her Trial Work Period and her grace period in the Extended Period of Eligibility. She is currently in her Extended Period of Eligibility. She has Medicare.

Paula meets the disability criteria for MBI-WPD.

Case 2: Kerry is a 26-year-old individual receiving Social Security disability benefits of \$1,500 based on her father's record who passed away 2 years ago. She currently is in her Trial Work Period and earning \$800 per month.

Kerry meets the disability criteria for MBI-WPD.

Qualifying for MBI-WPD (6 of 14)

- Disability Criteria – Medical Improvement Group
 - Must have been a participant in the Basic Coverage Group
 - Must be found ineligible for the Basic Group and lose eligibility for that group as a direct and specific result of medical improvement (occurs during a Continuing Disability Review)
 - Is no longer disabled, but has been found to retain a severe medically determinable impairment

Qualifying for MBI-WPD (7 of 14)

- **Work Activity: Basic Coverage Group**
 - No minimum number of hours worked
 - No minimum wage requirement
 - However, there must be work activity in each month
- **Medical Improvement Group**
 - Must be employed at least 40 hours per month and earn at least the federally required minimum wage

Qualifying for MBI-WPD (8 of 14)

- Acceptable Proof of Work
 - Pay stubs, pay checks, income tax return, W-2 form, record of bank deposits
 - Written statement from the employer stating the hours worked and wages paid.
 - A self-employed individual may present tax returns, accountant statements, business records, worksheet of hours worked from whom and income earned from each client

Qualifying for MBI-WPD (9 of 14)



CASE EXAMPLES

Case 1: Jane is 60 years old and receives SSDI. She provides 8 hours of childcare for her niece's children during the week and earns \$500 per month. She does not report her income to the IRS. Would she meet the eligibility criteria for a work activity under the Basic Coverage Group? Under the Medical Improvement Group?

Basic Coverage – yes

Medical Improvement – no, not sufficient number of hours

Qualifying for MBI-WPD (10 of 14)

- Resources

Medicaid Buy-In Resource Limits		
Family Size	1	2
Resource Limit	\$20,000	\$30,000

Qualifying for MBI-WPD (11 of 14)

- **Exempt Resources**

- Home of any value, if used as primary residence
- Household goods
- Personal Items
- Automobile
- Burial Space
- Nonrefundable irrevocable funeral agreement
- Burial Fund/Whole Life Insurance _\$1,500 (although interest earned is also exempt)
- Plan for Achieving Self Support (PASS)
- Pooled Trusts
- **Retirement accounts**

Qualifying for MBI-WPD (12 of 14)

- **Income Limits**
 - SSI-related budgeting is used to determine net available income

Medicaid Buy-In Net Monthly Income Guidelines 2018		
	Individual	Couple
150% FPL No Premium	\$1,518	\$2,058
Up to 250% FPL Premium Requirement * *Currently not collected	\$2,350	\$3,430

Qualifying for MBI-WPD (13 of 14)

- **Exempt Monthly Income**

- First \$20 of unearned income
- First \$65 of earned income (if no unearned income, use \$85)
- Impairment Related Work Expenses
- ½ of the remaining earned income
- All work expenses for a person who is blind
- Monthly income set aside in a PASS account
- Third party health insurance premiums, including Medicare Part B & D
- Interest on a burial fund, unless withdrawn
- Income tax refunds and EITC
- Value of SNAP, WIC, HEAP

Qualifying for MBI-WPD (14 of 14)



CASE EXAMPLE

Jane is 35 and attending college for her master's. She receives \$1,000 in monthly SSDI benefits. She is in receipt of Medicare. She qualifies for Medicaid with a spenddown of \$90. Her countable resources are approximately \$18,000. She calls you to find out if she is eligible for the Medicaid Buy-In.

Is she eligible for the MBI-WPD? Why or why not?

No, she is not because she is not working.

If Jane started to work a part-time job earning \$500 per month would she be eligible?

Yes.

Applying for MBI-WPD

- At local Medicaid Office
- Facilitated Enrollers
 - For a complete tool kit go to:
https://www.health.ny.gov/health_care/medicaid/program/buy_in/docs/working_people_with_disabilities.pdf

Grace Periods

- Persons with disabilities may have periods of increased or decreased ability to work for medical or other reasons that require special consideration.
- A grace period is a time period during which an MBI-WPD participant is not working but remains eligible for the program.
- Recipients may be granted multiple grace periods during a 12 month period, how the sum of the grace periods may not exceed 6 months in a 12 month period.

Grace Periods (continued)

- Types of Grace Periods
 - Change in Medical Condition
 - Unable to work because of medical reasons
 - Must provide medical verification detailing the health issue, treatment and time period the individual will be out
 - Job Loss
 - Through no fault of their own they lose their job
 - Individual must actively seek employment
 - Individual must provide a lay-off notice
 - If in receipt of UIB, considered eligible

Grace Periods (cont.)

- Requesting a Grace Period
 - Must complete the Grace Period Request form.
 - https://www.health.ny.gov/health_care/medicaid/publications/docs/adm/04adm-5attii.pdf
 - Submit request with a letter requesting the grace period to the local Medicaid office
 - Medicaid office will notify individual of approval or not.

Resources

- Medicaid

- Navigators -

- <https://info.nystateofhealth.ny.gov/IPANavigatorSiteLocations>

- Facilitated Enrollers –

- Community Service Society -

- <http://www.cssny.org/programs/entry/facilitated-enrollment-for-the-aged-blind-and-disabled-program-fe-abd>

- Public Health Solutions - <https://www.healthsolutions.org/community-work/health-insurance/aged-blind-disabled/>

- Nassau/Suffolk Hospital Council -

- http://coverage4healthcare.org/insurance_over_65/

- Western New York Independent Living - <http://wnyil.org/Services/Medicaid-Application-Assistance-Program-MAAP>

- Community Health Advocates – 888-614-5400

Resources

- Medicaid Buy-In for Working People with Disabilities
 - New York State Department of Health
 - https://www.health.ny.gov/health_care/medicaid/program/buy_in/
 - Medicaid Buy-In Tool Kit
 - https://www.health.ny.gov/health_care/medicaid/program/buy_in/docs/working_people_with_disabilities.pdf
 - New York Makes Work Pay
 - 888-224-3272
 - www.NYMakesWorkPay.org
 - New York Health Access
 - <http://www.wnyc.com/health/entry/59/>
 - Benefits Plus Learning Center
 - 212-614-5473

Action Items

Keep joining us each month to ...

- Build your knowledge base and your level of comfort regarding financial empowerment.
- Use the tools you learn about how to verify benefits.

Free and confidential Financial Counseling Services:

- Get ready to refer your customers to the new financial counseling pilot -- coming this fall!
- Please let us know if you would like to join our referral network.
- To join this network, contact Wanda Lopez at walopez@dca.nyc.gov.



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Questions?



Join Us For Our Next Training

Topic: The Power of Tracking Disability Related Expenses

Date: December 11, 2018

Time: 1:00 p.m.-2:00 p.m.

Registration:

<https://ndiwebinars.webex.com/ndiwebinars/onstage/g.php?MTID=e7bfd4259256c86d103b41b90de28dd0c>

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