



Providing support and information for families of children with disabilities, chronic illness and other special health care needs

Medicaid Buy-In is a Great Option! Work More, Keep Your Benefits! CTD/Coalition of Texans with Disabilities

That bright line of eligibility has haunted the disability working world for far too long. The story is well known: A person with a disability or chronic condition relies on Medicaid for health care and is faced with a welcome job opportunity; maybe a job offer, maybe going from part-time to full-time, maybe just earning a merit raise.

Sounds good, right?

Yet the risk is scary. You cross the invisible line, making too much money to be eligible for Medicaid and not enough to afford private insurance, meanwhile medical and prescription bills pile up as living with a disability doesn't come cheap. In short, the job opportunity is welcome but it comes with the disincentive of losing critical health benefits.

But wait...

Medicaid Buy-In beckons "Go to work. Keep Medicaid. It's a new day!" Few people are aware that the State of Texas authorized Medicaid Buy-In back in 2005, modernizing the employment services system for people with disabilities. In other words, Texans with disabilities are no longer forced to choose between taking a job and having health care. Medicaid Buy-In allows people of any age who have a disability and are working to receive Medicaid by paying a small monthly premium (\$20-\$40/month) based on earned income. The premiums for unearned income can be higher, depending on the amount of unearned income.

Why do we hear so little about Medicaid Buy-In? Texas just received the Medicaid Infrastructure Grant. One of the major objectives of that grant is to increase enrollment in the Medicaid Buy-In program to assist people with disabilities as they pursue or maintain employment. We can

**Employers Stereotype
People with Disabilities!
Help debunk these myths.**

MYTH: Employees with disabilities have a higher absentee rate than employees without disabilities.

FACT: Studies by firms such as DuPont show that employees with disabilities are not absent any more than employees without disabilities.

MYTH: Considerable expense is necessary to accommodate workers with disabilities.

FACT: 20% of accommodations cost nothing. 70% of workers with disabilities require no accommodations at all. Nationally, the average cost of an accommodation is \$35.

Texas Parent to Parent

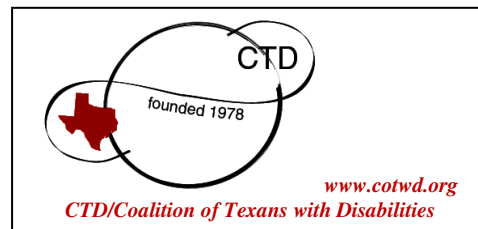
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help with spreading this great news to the disability community.

Those transitioning from high school should especially check this out. The next generation has significant earning potential through Medicaid Buy-In, no longer haunted by that magic number constantly reminding them of how little they must earn to keep their benefits.

Now that we have incentive to move up the career ladder and pursue our dreams, what does Medicaid Buy-In require of us? To be eligible for the Medicaid Buy-In program, you must have a disability (defined by Social Security Administration), a job (earned income), and must meet the financial eligibility requirements for the State of Texas. Those receiving waiver benefits like CBA, CLASS and HCS are not eligible. There's some real encouragement in this program; for example resources set aside as your Plan to Achieve Self-Support (PASS) won't affect your eligibility.

It's time to TAKE ACTION and find out the details for yourself. Click on <http://www.hhsc.state.tx.us/MBI.html> for information and email Elizabeth Gregowicz of DARS at Elizabeth.Gregowicz@dars.state.tx.us or Bridgette McEntire of HHSC at Bridgette.McEntire@hhsc.state.tx.us.



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