

Medicaid, Supplemental Security Income & Work

New York Fact Sheet Valid through February 28, 2023

What is Medicaid?

Medicaid is a health insurance program that offers a wide range of health coverage for people with disabilities. Medicaid can be used as a stand-alone health plan or with another health plan, such as employer-sponsored health insurance or Medicare.

Which Medicaid plan comes with Supplemental Security Income?

Anyone who is entitled to Supplemental Security Income (SSI) is automatically eligible for Medicaid.

What Medicaid options do SSI beneficiaries have if their cash benefits reduce to \$0?

SSI beneficiaries have the following options to continue Medicaid coverage when countable earnings reduce SSI cash benefits to \$0.

Option 1: 1619(b) Continued Medicaid

1619(b) is an SSI work incentive. To qualify, SSI monthly cash benefit must have been reduced to \$0 because of work income. Social Security also considers whether the beneficiary still:

- Meets the SSI disability standard, and all SSI non-disability requirements (i.e., SSI asset limit)
- Needs Medicaid to work, and
- Has insufficient income to replace SSI, Medicaid and any publicly funded attendant care services

There is no limit to how often beneficiaries can go back and forth between SSI cash eligibility and 1619(b), without having to reapply for Medicaid. However, they must continue to meet SSI asset limits and have insufficient income. For 1619(b) purposes, Social Security considers insufficient income, for NY residents who are receiving SSI, to be grossing less than \$50,534 in a calendar year.

Note: If you lose eligibility for Medicaid under 1619(b), contact your local Medicaid office to see if you qualify for Medicaid Buy-In for Working People with Disabilities.

Option 2: Medicaid Buy-In for Working People with Disabilities (MBI-WPD)

This plan, which essentially provides the same health care coverage as regular Medicaid, is a good option for those who are ineligible for 1619(b).

Who is eligible?

To qualify for MBI-WPD you must:

- Be a resident of New York State.
- Be at least 16 years of age (coverage up to 65 years of age).
- Have a disability as defined by the Social Security Administration.
- Be engaged in paid work (part-time or full-time).
- Have gross income in 2022 that may be as high as \$68,988 for an individual, and \$92,950 for a couple.
- And, have non-exempt resources that do not exceed the Medicaid resource level of \$20,000 for a one-person household and \$30,000 for a two-person household.

Is there a monthly premium for MBI-WPD?

If net income is at least 150% but at or below 250% of the Federal Poverty Level (FPL), Medicaid will charge a premium for coverage for MBI-WPD. However, **New York State is not collecting premiums at the present time.**

Not Eligible for MBI-WPD if countable income is over 250% FPL. **Note:** Medicaid will count less than half of your work income.

Note: Those who choose Medicaid Buy-In over 1619(b) must understand that they may be giving up the ability to get SSI cash benefits again, without having to reapply.

For more information about
Work Without Limits Benefits Counseling
call toll-free **1-877-YES-WORK** (1-877-937-9675)
or visit workwithoutlimits.org