

Medicaid Buy-In for Working People with Disabilities

New York Fact Sheet 2025

NY Medicaid Buy-In offers Medicaid coverage to people with disabilities who are working and earning more than the allowable limits for regular Medicaid. Medicaid Buy-In provides the opportunity to keep health care coverage through Medicaid, and allows working people with disabilities to earn more income without the risk of losing vital health care coverage.

NY Medicaid offers the following comprehensive health plans for people with disabilities:

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

The plan an individual qualifies for will depend on employment status and household income. Either of these Medicaid plans may be used alone or combined with other plans (e.g., Medicare and private health insurance). In some cases, Medicaid will cover items and services that other health plans will not (e.g., personal care attendants and specialized wheelchairs). Medicaid might also pay private insurance premiums and copays.

Medicaid: Who is eligible?

Medicaid is for persons whose income and/or resources are below certain levels and include children, pregnant women, single individuals, and individuals certified blind or disabled. **There is no monthly premium with this plan.**

Medicaid: Is there a resource limit?

Only certified blind and disabled individuals, and individuals over 65 have a resource test. Medicaid income and resource levels generally change on January 1 of each year. In 2025 the annual asset/resource limit for an individual is \$31,175 and \$42,312 for a couple.

Eligible Working People with Disabilities

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 non-exempt resources that do not exceed the Medicaid resource limit of \$31,175 for a one-person household and \$42,312 for a two-person household.
- For additional information: [New York MBI-WPD Eligibility](#)

Note: MBI-WPD is only for individuals or couples who are disabled and working. It does not offer family coverage.

Is there a monthly premium for MBI-WPD?

If countable income is at least 150% (\$1,883/month) but at or below 250% (\$3,138/month) of the Federal Poverty Level (FPL) for an individual, Medicaid will charge a premium for coverage for MBI-WPD.

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

For information on how to apply for Medicaid:

Call the Medicaid Help line at **1-800-541-2831**.

Generally, local districts determine eligibility and send an acceptance or denial notification letter within 45 days of application date. For those with a disability which requires evaluation, it can take up to 90 days to determine eligibility.

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