

MEDICAL SERVICES POLICY MANUAL, SECTION B

B-300 Aid to the Aged, Blind and Disabled (AABD) Eligibility Groups

B-330 Workers with Disabilities

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MS Manual 01/01/14

This group consists of individuals at least 16 years of age, but less than 65 years of age, who, except for earned income, would be eligible to receive Supplemental Security Income (SSI). The intent of this group is to allow SSI eligibles to go to work or increase their earnings without losing their eligibility for Medicaid.

Individuals who lose SSI and SSI related Medicaid due to earnings, are potentially eligible for Medicaid under the Workers with Disabilities policy. There is no requirement that an individual must have at one time been an SSI recipient to be eligible for Medicaid under this category. However, if an individual was not an SSI or SSA disability recipient, a disability determination must be made by MRT ([MS F 122](#)). Substantial Gainful Activity (SGA) is not considered for the disability determination. In addition, the individual's unearned income must be under the SSI payment amount for one person. Refer to [Appendix S](#).

Recipients of Medicaid in the Workers with Disabilities category will be eligible for the full range of Medicaid services.

MEDICAL SERVICES POLICY MANUAL, SECTION B

E-100 Financial Eligibility

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Each individual applying for or receiving Medicaid benefits must have a financial eligibility determination made at application and, if eligible, on an on-going annual basis or when a change affecting eligibility occurs. Financial eligibility consists of an income test and if the category requires, a resource or asset test.

Most Medicaid eligibility groups have an income limit which an individual's countable income must fall under in order to be eligible for coverage in that group. Income limits and the manner in which countable income is determined vary by eligibility groups. The groups to which an income limit does not apply, and therefore no income determination is made, are the following:

- Newborns ([MS B-220](#));
- Former Foster Children ([MS B-260](#));
- Workers with Disabilities ([MS B-330](#)).

NOTE: For the Workers with Disabilities category, income is disregarded in the financial eligibility determination, but earned and unearned income will be used to determine cost sharing. See [MS B-330](#).

A resource limit applies to most of the eligibility groups that do not use MAGI methodologies for financial eligibility. For these groups, the value of an individual's countable resources must be determined. There is no resource limit, and therefore no resource determination is made, for the following groups:

- Those using MAGI methodologies ([MS E-110](#));
- Newborns ([MS B-220](#));
- Former Foster Children ([MS B-260](#));
- Workers with Disabilities ([MS B-330](#)).



Workers
with
Disabilities
MEDICAID

Health care you can
take to work

- Work and earn a living
 - Save for the future
- And have health care coverage

ARKANSAS
DEPARTMENT OF
 **HUMAN**
SERVICES

Work and Keep Your Health Benefits

Many Arkansans with disabilities want to work but can't afford to lose their Medicaid or Medicare health benefits. The Workers with Disabilities Medicaid program gives individuals the opportunity to work, **earn a good income, save for the future and have Medicaid health care benefits.**

The Workers with Disabilities program is intended for people with disabilities who support themselves by work rather than by disability benefits. This program covers only the individual with a disability and does not provide family coverage.

Who Qualifies for Workers with Disabilities Medicaid?

Age

You must be at least 16 and less than 65.

Disability

You must have a significant disability expected to last 12 months or longer, based on Social Security guidelines. Unlike Social Security, you may work full-time and earn more than the Substantial Gainful Activity (SGA) limit. The SGA is \$1,040/month in 2013.

Work

You must be working and provide proof that your work income is reported to the IRS. Paycheck stubs, tax returns, Form 1099 or quarterly estimated tax receipts for self-employment could be used to prove that you work.

Workers with Disabilities Medicaid covers Arkansans ages 16-64 who:

- Meet the Social Security/SSI disability definition.
- Work and have work income reported to the IRS.
- Support themselves by work rather than disability benefits.
- Need health care coverage or home and community-based services.

Income

The applicant's earned income is disregarded when determining eligibility for the Workers with Disabilities program.

Non-Work Income may not exceed the SSI individual benefit plus \$20 (\$710 + \$20 = \$730/month in 2013), regardless of your family size. Non-Work Income is income such as Social Security, worker's comp, VA benefits or interest on your bank account.

The applicant's total income will be used to determine the cost sharing amount.

Resource Limits

There is no resource limit for the Workers with Disabilities program. You will not need to provide any verification of resources to establish eligibility for the program.

Before You Get a Job, Get Advice

If you are currently receiving disability benefits, going to work may affect your benefits. Contact the local Social Security Administration office for more information about employment and how it may affect your Social Security or SSI disability benefits.

Workers with Disabilities Examples:

Example 1: Jimmy has a disabling medical condition but still works when he is able. He is uninsured and needs help with medical bills. He applies for Workers with Disabilities Medicaid and is approved.

Example 2: Martha has a disability and works part-time. She lost her SSI benefits and Medicaid when she got married. She may qualify for Workers with Disabilities coverage because neither her income nor her husband's income is counted.

Example 3: Joe has a disability and works. He earns \$3,000/month from work. Joe qualifies for Workers with Disabilities because none of his salary is counted.

Example 4: Bobby is 17 and lives with his parents. He has a disability and works. He is not eligible for SSI because his parents earn too much. He is able to qualify for Workers with Disabilities because his parents' income is not counted.

Example 5: Jerry has a disability and works. His Social Security disability benefits stopped due to earnings but he still has Medicare. He also qualifies for Workers with Disabilities Medicaid, which pays his Medicare premiums, deductibles and co-pays and covers some services not covered by Medicare.

Medicaid Services

Medicaid covers a wide range of health care services including doctor visits, hospital care, prescription drugs and therapy. Medicaid also covers personal care and other home and community services. There are no premiums, but there are co-pays for most services, such as \$10 for doctor visit.

If you already have Medicare, Medicaid will pay your Medicare premiums, deductibles and co-pays and cover services that are not covered by Medicare or health insurance such as personal care. Medicaid can also provide secondary coverage for other insurance coverage.

How to Apply

Submit the enclosed application form to the local Arkansas Department of Human Services County office. Keep a copy of your application. Eligibility should be determined within 45 days. If you have not received Social Security Disability or SSI benefits in the last 12 months, your disability must be verified. This process may take up to 90 days.

For more information about Workers with Disabilities Medicaid, call the Choices in Living Resource Center at 1-866-801-3435.

When completing an application for Workers with Disabilities some of the items that you will need to provide are:

- Proof of your monthly income.
- Social Security card or number.
- Your Medicare card.
- Proof of health insurance.

Workers with Disabilities have Other Options

- If you receive SSI or Social Security Disability, you may be able to work part time and continue to receive your disability check.
- If you work full time, you may be able to continue to receive Medicare and/or Medicaid, if your disability continues.
- If you work and have Medicare only, you may qualify for Workers with Disabilities Medicaid.

For more information about employment and your Social Security or SSI benefits, contact the local Social Security Administration office.

APPLY NOW FOR WORKERS WITH DISABILITIES MEDICAID

- **Work and earn a living**
 - **Save for the future**
- **And have health-care coverage**



WORKERS WITH DISABILITIES MEDICAID APPLICATION FOR ASSISTANCE

If you need this material in a different format, such as large print, contact your local DHS County Office
Si necesita este formulario en Español, llame al 1-800-482-8988 y pida la versión en Español

1. Applicant information

Last Name		First Name		MI	Date of Birth	Are you a U.S. Citizen?*	Social Security Number
						Yes <input type="checkbox"/> No <input type="checkbox"/>	
Medicare Number	Race	Sex	County of Residence	Home Phone		Message Telephone	
Street Address				City		State	Zip Code
Mailing Address (if different)				City		State	Zip Code
Are you between the age of 16 and 64 years old? Yes <input type="checkbox"/> No <input type="checkbox"/>				Do you have a disability? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Work Telephone	May we contact you at work? Yes <input type="checkbox"/> No <input type="checkbox"/>		Email Address			Fax Number	

*If you are **not** a U.S. citizen, attach documentation of alien status.

2. Household

List all household members (attach additional sheet if needed)

Last Name	First Name	Social Security Number	Race	Sex	Relationship

3. Income (Attach proof or verification, i.e. check stubs, tax return, Form 1099 etc.)

Complete each question for you only. Attach additional sheets to explain, if needed.

Source of Income	Yes	No	Gross Amount?	How Often?
Earnings from Employment/Work, job, farming, self-employment, part time work, income from babysitting?				
Retirement, Social Security, SSI, Veterans Benefits, Civil Service Benefits, Interest/Dividends?				
Mineral Rights/Oil Leases, Unemployment Benefits, Worker's Compensation, alimony, child support, student loans, grants?				
Miscellaneous income, rental property, contributions from friends/relatives, roomers or boarders, Insurance?				

Do you expect a change in any of the above? Yes No If yes, what and when? _____

4. Vehicles

List personal property such as cars, trucks, tractors or other farm machinery, trailers, boats, etc. Use additional sheets as needed.

Year	Make & Model	Vehicle used to drive to work?	Equity Value

5. Assets (Attach Verification)

Please list all assets owned by you and your spouse

Assets	Yes	No	Amount	Where	Name of Person(s)
Cash on Hand					
Checking or Saving Account, Christmas Club or Credit Union					
Life Insurance, Burial Fund/Insurance, Burial Plot/Crypt					
Property other than your home, Mortgages, Stocks or Bonds					
Trust Fund, C.D., IRA, Promissory Note, Mutual Fund					

6. Property

Do you own your own home? Yes No If yes, do you live in your home?

7. Special Approved Account (Checking or Savings)

If you are saving funds for Special Needs, do you wish to designate all or part of this as an approved account? Yes No

If yes, please list any expenditures that you have to pay from the account(s) (checking, savings, etc.) and ask your worker for additional information about an approved account.

8. Health Insurance

Do you or your spouse have health insurance coverage other than Medicare and Medicaid?

Yes No If yes, complete the following,

Name and address of Insurance

Policy #

Premium amount

9. Do you have medical bills you obtained during the three months prior to the date of this application? Yes No

If yes, what months?

Return This Application for any person you want considered for Workers with Disabilities Medicaid to your local DHS office.

DHS County Office Mailing Addresses

County	Address	City	Zip	County	Address	City	Zip	County	Address	City	Zip
Arkansas	100 Court Square	DeWitt	72042	Grant	PO Box 158	Sheridan	72150	Ouachita	PO Box 718	Camden	71711
Arkansas	PO Box 1008	Stuttgart	72160	Greene	809 Goldsmith Rd.	Paragould	72450	Perry	213 Houston Ave.	Perryville	72126
Ashley	PO Box 190	Hamburg	71646	Hempstead	116 N. Laurel	Hope	71801	Phillips	PO Box 277	Helena	72342
Baxter	PO Box 408	Mt. Home	72654	Hot Spring	2505 Pine Bluff Street	Malvern	72104	Pike	PO Box 200	Murfreesboro	71958
Benton	900 SE 13 th Court	Bentonville	72712	Howard	PO Box 1740	Nashville	71852	Poinsett	PO Box 526	Harrisburg	72432
Boone	PO Box 1096	Harrison	72601	Independence	100 Weaver Ave	Batesville	72501	Polk	PO Box 1808	Mena	71953
Bradley	PO Box 509	Warren	71671	Izard	PO Box 65	Melbourne	72556	Pope	701 N. Denver	Russellville	72801
Calhoun	PO Box 1068	Hampton	71744	Jackson	PO Box 610	Newport	72112	Prairie	PO Box 356	DeValls Bluff	72041
Carroll	PO Box 425	Berryville	72616	Jefferson	PO Box 5670	Pine Bluff	71611	Pulaski East	PO Box 8083	Little Rock	72203
Chicot	PO Box 71	Lake Village	71653	Johnson	PO Box 1636	Clarksville	72830	Pulaski Jax.	PO Box 626	Jacksonville	72078
Clark	PO Box 969	Arkadelphia	71923	Lafayette	2612 Spruce St.	Lewisville	71845	Pulaski North	PO Box 5791	North Little Rock	72119
Clay-1	PO Box 366	Piggott	72454	Lawrence	PO Box 69	Walnut Ridge	72476	Pulaski South	PO Box 2620	Little Rock	72203
Cleburne	PO Box 1140	Heber Springs.	72543	Lincoln	101 W. Wiley St.	Star City	71667	Randolph	1408 Pace Rd.	Pocahontas	72455
Cleveland	PO Box 465	Rison	71665	Little River	90 Waddell St.	Ashdown	71822	Saline	PO Box 608	Benton	72018
Columbia	PO Box 1109	Magnolia	71754	Logan-1	#17 W. McKeen	Paris	72855	Scott	PO Box 840	Waldron	72958
Conway	PO Box 228	Morrilton	72110	Logan-2	398 E. 2 nd St.	Booneville	72927	Searcy	106 School Street	Marshall	72650
Craighead	PO Box 16840	Jonesboro	72403	Lonoke	PO Box 260	Lonoke	72086	Sebastian	616 Garrison Suite #231	Ft. Smith	72901
Crawford	704 Cloverleaf Circle	Van Buren	72956	Madison	PO Box 128	Huntsville	72740	Sevier	924 E. Collin Ray Suite B & C	DeQueen	71832
Crittenden	401 S. College Blvd.	W. Memphis	72301	Marion	PO Box 447	Yellville	72687	Sharp	1467 Hwy. 62/412 Suite B	Cherokee Village	72529
Cross	803 Highway 64 East	Wynne	72396	Miller	3809 Airport Plz.	Texarkana	71854	St Francis	PO Box 899	Forrest City	72335
Dallas	1202 W. 3 rd St.	Fordyce	71742	Mississippi - 1	1104 Byrum Rd.	Blytheville	72315	Stone	1821 E. Main	Mountain View	72560
Desha	PO Box 1009	McGehee	71654	Mississippi - 2	437 S Country Club Rd	Osceola	72370	Union	123 W. 18 th St.	El Dorado	71730
Drew	PO Box 1350	Monticello	71657	Monroe-1	PO Box 354	Clarendon	72029	Van Buren	449 Ingram Street	Clinton	72031
Faulkner	PO Box 310	Conway	72033	Monroe-2	301 1/2 N New Orlean	Brinkley	72021	Washington	4044 Frontage	Fayetteville	72703
Franklin	800 W. Commercial	Ozark	72949	Montgomery	PO Box 445	Mt. Ida	71957	White	608 Rodgers Drive	Searcy	72143
Fulton	PO Box 650	Salem	72576	Nevada	PO Box 292	Prescott	71857	Woodruff	PO Box 493	Augusta	72006
Garland	115 Stover Lane	Hot Springs	71913	Newton	PO Box 452	Jasper	72641	Yell	PO Box 277	Danville	72833

Fold in half, tape ends together, and mail to your local DHS County Office

Return Address

Place
Stamp
Here

[Empty rectangular box for stamp or address]

Mail, deliver, or fax to your local DHS county office