



### What is required of me?

To qualify for the **Medi-Cal Working Disabled Program** you need to:

- Be a resident of the United States living in California.
- Meet Social Security's definition of a disability.
- Be employed full-time or part-time, including self-employment, with *countable* earnings at or below 250% of the Federal Poverty Level.

### What am I allowed?

- You can have \$2,000 as an individual or \$3,000 as a married couple in personal property, including cash, stocks, and some other items.
- You can own one car and the home you live in.
- You can have Individual Retirement Accounts (IRAs), Individual Development Accounts (IDAs), retirement plans, and deferred compensation plans; these kinds of savings are exempt and not counted in this program.
- You can receive disability income from Social Security, state or private disability insurance, or Worker's Compensation; disability income is exempt and not counted in this program.

### Want More Information?

Contact your County Social Services Office if you think you may qualify for the **Medi-Cal Working Disabled Program** or if you would like more information. Contact information for local programs can be found at the California Health Incentive Improvement Project website: <http://www.chiip.org>.

The website for **Disability Benefits 101, working with a disability in California—[www.db101.org](http://www.db101.org)**—offers current information on the **Medi-Cal Working Disabled Program**, as well as other programs for workers and job seekers with disabilities.



Request this information in alternate formats or languages by calling 916/654-2561; ITTY: 916/654-9820.

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# The Medi-Cal Working Disabled Program



...it's all about choice and opportunities!



## Are you disabled and working?

Did you know that you may be able to receive Medi-Cal health coverage if you are disabled and working? You can. The **Medi-Cal Working Disabled Program** allows you to earn up to \$47,500 a year or more as an individual and still qualify for Medi-Cal coverage. Your countable income can exclude some work expenses. Keep reading to find out more.

## What is Medi-Cal?

Medi-Cal is California's name for the federal Medicaid Program. Medi-Cal provides health coverage for low-income families and persons with disabilities who lack sufficient health insurance.

## Why is health coverage important?

Health coverage ensures that you receive ongoing care when you need it by health providers who know your medical history. Health coverage provides preventative services and allows you to receive care when you are sick or injured.

**Note:** If you have been denied for Medi-Cal because you are working, you may qualify under this new program.

## How much can I earn?

As a single individual, for example, you can earn about \$4,000 a month in gross wages in 2004 and qualify for Medi-Cal health coverage, because this program does not count about half your earnings. From your total monthly gross earnings, \$85 will be subtracted, and then only half of what remains is considered as *countable earned income* when Medi-Cal decides if you are eligible. You may also be able to subtract your work expenses that are related to your disability. Under the Medi-Cal section at [www.db101.org](http://www.db101.org), you can figure out the *countable earned income* for your current situation.

## Is there a premium?

Yes. Enrollees in the **Medi-Cal Working Disabled Program** pay a small monthly premium based on *countable* earned income. For example:

- An individual whose *countable* earned income is between \$601 and \$700 a month pays a monthly premium of \$25.
- A couple whose *countable* earned income is between \$601 and \$700 a month pays a monthly premium of \$40.

## Can I receive personal assistance where I work?

Yes. You may be eligible to receive personal assistance through Medi-Cal's In-Home Supportive Services (IHSS) program. The IHSS program pays for personal assistance needs and allows you to choose a person to provide that assistance. A county social services worker can advise you on the IHSS program.

To use personal assistance services at work, you must first qualify for the IHSS program at home. After being approved for IHSS, you can transfer some of the service hours from the home to the workplace.

California law allows individuals with disabilities to use IHSS service hours to "obtain, retain, or return to work." However, the law does **not** increase monthly service hours or allow them to be used in any other new locations besides the home or the workplace. The maximum number of available service hours remains at 283 per month.