

Employed Individuals with Disabilities Program



Agenda

- Welcome
- Overview of Employed Individuals with Disabilities Program
- Questions & Answers

What is EID?

The Maryland Department of Health and Hygiene (DHMH) is administering the Employed Individual with Disabilities (EID) program that will allow eligible Marylanders with disabilities to pay a small fee and keep Medicaid health benefits.

What is EID?

- Fee-for-service Medicaid
- Full Medicaid coverage for individuals without employer-sponsored insurance
- Provides wrap-around services for those with employer-sponsored health insurance and Medicare.

Who is Eligible?

An individual may be eligible if they meet

ALL of the below criteria:

- Individuals with a disability
- Individuals who meet the income and resource limits
- Individuals who are employed
- Individuals who are 18-64 years old

Understanding Eligibility

- Proof of Disability – Have or have had SSI or SSDI determination of eligibility
- Definition of Employment
 - Employment that is verifiable, yields earning during period of enrollment, and is subject to state and federal reporting and withholding.
- Employment Verification:
 - Pay stub, letter from employer, direct deposits from employer, tax returns for self-employed

EID Program Parameters

➤ Income

➤ Income Eligibility – total income may not exceed 300% of Federal Poverty Level (FPL) after exclusions and disregards.

➤ FPL is calculated annually

EID Program Parameters

2006 Federal Poverty Guidelines

Size of Family Unit	48 Contiguous States and DC
1	\$9,800
2	13,200

SOURCE: Federal Register, Vol. 71, No. 15, January 24, 2006, pp. 3848-3849

EID Program Parameters

- Income (continued)
 - Countable income – Start with Gross income, then apply exclusions and disregards consistent with other Aged, Blind and Disabled programs (SSI methodology).
 - Include spousal income.

Understanding Eligibility

- Determining countable income
- All exclusions and disregards apply
 - Unearned income disregard - \$20
 - Earned income disregard – first \$65 and ½ of remainder
 - Employer Sponsored Insurance Premium is applied as a disregard

Example of How to Apply Disregards

\$220/month SSDI (Unearned Income)

- \$ 20 (General Income Disregard)

\$ 200 (Countable Unearned Income)

\$ 685 (Monthly Earned Income)

- \$ 65 (Earned Income Disregard)

\$ 620/2 = \$310 (Countable Earned Income)

Understanding Eligibility

➤ Resources

- Total Resource Limit - \$10,000
- All ABD (Aged, Blind and Disabled) Exclusions apply
- Additional disregard of first \$4000 for 401(K), 403(B), pension plans, Keogh plans

EID Program Parameters

- Premium – Cost sharing
 - \$75 non-refundable enrollment fee for 6 months if found eligible
 - \$75 for subsequent six-month period
- Hardship – An applicant or recipient can request the enrollment fee be waived if the fee would represent a financial burden.

EID Program Parameters

- Eligibility effective date – 1st day of month of application
- Eligibility re-determination – Every 6 months. Changes in eligibility such as death, moving out of state, etc. should be reported and may affect eligibility during certification period.

Grace Period

Individuals may have continued coverage for up to 4 months in the event employment ceases due to illness or reasons beyond the persons control.

When in Doubt...

➤ Apply

- Only Medicaid can make an eligibility determination.
- There is no penalty for being found ineligible.
- Good data collection

EID Application Process

- Individual contacts the call center by dialing 866-373-9651 (Voice) or 866-373-9652 (TTY)
- The individual will provide contact information
 - Information includes: name, address, phone number, date of birth, social security number
- An individual has the option for materials to be sent to a representative.

EID Application Process

- Individual or representative will receive an application in the mail.
- Individual or representative must fill out the application and submit all of the required documents.

EID Application Process

- Return to DHMH
 - A completed and signed application
 - Enrollment fee in the form of a check or money order
 - In extreme circumstances, a hardship waiver in lieu of the fee
 - Proof of employment
 - Social Security Number for verification of disability determination

EID Application Process

- DHMH will make a determination of eligibility
- Applicants will receive notification of eligibility or ineligibility
- A favorable determination will entitle the applicant to receive eligibility to the month of application

EID Contact Information

866-373-9651 (Voice)

866-373-9652 (TTY)

Resources

- Benefits Planning, Assistance and Outreach (BPAO's)
 - Benefits InfoSource
 - 301-587-4137 or 888-838-1776
 - Benefits Resource Center
 - 410-444-1400 or 888-560-2221
- Call Center
 - 866-373-9651 (Voice) 866-373-9652 (TTY)

Resources

- Local Social Security Office
- Materials
 - EID Brochure and Fact Sheet
 - A summary of frequently asked questions is being developed and will be available at

www.mdworkforcepromise.org

Robert L. Ehrlich, Jr., Governor ~ Michael S. Steele, Lt. Governor

Department of Disabilities ~ Kristen Cox, Secretary

Department of Health and Mental Hygiene ~ S. Anthony McCann, Secretary



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