



Plan to Work

Shining a light on your path to employment

Fall 2011

Alternate formats available upon request—Call 866-497-9443

Healthcare Coverage and Employment

Often, people who contact Plan to Work are more concerned about losing their healthcare access than their cash benefits when they consider employment. Planning for your healthcare needs is very important, and there are many opportunities to continue to have health coverage while working that you may not know about, whether you're on Medicare or Medicaid.

Medicare

Most individuals on Social Security Disability Insurance (SSDI) have Medicare, which comes in three main Parts: A, B, and D. Most with Medicare receive Part A free of charge, but may pay a premium for Parts B and D.

Most beneficiaries pay Medicare Part B premiums amounts of \$96.40, \$110.50 or \$115.40 – the amount depends on what year you started receiving Medicare, and whether or not the Social Security Administration withheld your Part B premium from their monthly SSDI benefit payment. Part D plan premiums can vary, depending on the plan you've enrolled into.

You remain eligible for free Medicare Part A, and Parts B and D at the premium levels listed above, until your earnings reach \$85,000 (single) \$170,000 (married). Once you're above that threshold, your premiums will increase.

Medicare Savings Programs and Low Income Subsidy (Extra Help)

Medicare Savings Programs (MSPs) can pay Part B premiums and other Medicare costs (including co-payments and deductibles) for you. Qualification is based on your (or your spouse's) total income and resources. Eligibility for the Low Income Subsidy, which helps to pay for Part D prescription drug costs, is also based on an individual or married couple's income and resources.

Healthcare for Workers with Disabilities

The Healthcare for Workers with Disabilities (HWD) program is a way to access Medicaid coverage when you're working, which makes you automatically eligible for the Low Income Subsidy and Medicare Savings Programs (see above). In order to enroll in the HWD program, you must be working and pay a monthly premium that is based on your income. The premium is no more than 7.5% of your monthly income, and it can be even less than that! To get eligibility information, get more information about what employment means, or to apply online, visit

<http://hrsa.dshs.wa.gov/eligibility/HWD.htm>

Medicaid

Individuals who are receiving an SSI check are automatically eligible for Medicaid. There is no premium, and as long as you are on SSI, you will continue to have access to Medicaid.

1619(b)

Many people are afraid that if they work enough to cause the loss of SSI cash payments, they will also lose their Medicaid. This is not the case due to a special provision known as 1619(b).

The 1619(b) provision allows you to keep your Medicaid after your countable earned income is too high to allow SSI cash payments as long as you meet certain requirements. To qualify for this important work incentive you must:

- Continue to have a disability,
- Have resources below \$2,000 (\$3000 for a couple),
- Need Medicaid, and
- Earn under the annual limit—at least \$28,160 (2011).
- Have countable monthly unearned income of less than \$674

As long as you continue to meet all of the requirements for 1619(b), you may keep your Medicaid coverage indefinitely – there is no time limit to how long a person can remain eligible for Medicaid under 1619(b)!

Questions? Contact Plan to Work—we can help you plan for your healthcare needs, and help you understand how these programs might help you reach your benefit and employment goals! You can also contact the Statewide Health Insurance Benefits Advisors (SHIBA) for more Medicare information: 1-800-562-6900.

Work Incentive Seminar Events (WISE)

If you are interested in learning about the Ticket to Work Program or other work incentives, you can attend a FREE Work Incentive Seminar Event (WISE) in your area. WISEs are accessible, informal community events for beneficiaries to learn more about available work incentives. Register by calling 1-877-743-8237 (voice or TTY), or register online at www.socialsecurity.gov/work/wise.html. Call Plan to Work at 1-866-497-9443 for assistance.

Port Angeles, WA

Date: Thursday, October 6, 2011
Time: 1:00pm-4:00pm
Location: Vern Burton Community Center
Address: 308 E 4th St
Port Angeles, WA 98362

Keep checking back at our website, www.plantowork.org, for more information on upcoming events! We're currently in the process of adding several new events for the fall, so keep watching our events page, www.plantowork.org/events, if your area isn't listed above.

About Plan to Work

Plan to Work is funded by a Work Incentives Planning and Assistance grant from the Social Security Administration. We provide free, confidential information about how employment affects SSI and SSDI as well as other benefits. We help you understand how to use Social Security work incentives to move forward in your employment goals.

If you would like to receive this as an email to help conserve paper and reduce costs, or if you would like to stop receiving this newsletter, contact us at:

1-866-497-9443 or 1-877-676-4754 (TTY)

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