



**Ohio Department
of Medicaid**

Ohio WorkAbility

For Those Aged 65 and Older



Department of
Medicaid

Background

- The federal Ticket to Work and Work Incentives Improvement Act of 1999 allows states to provide Medicaid to workers with disabilities. In 2007 Ohio passed House Bill 119 creating the Medicaid Buy-In for Workers with Disabilities (MBIWD) program. MBIWD program began in April 2008.
- H.B. 33, the biennial state budget bill, authorizes the Ohio Department of Medicaid (ODM) to provide coverage to working disabled individuals aged 65 and older consistent with the coverage provided to individuals eligible for MBIWD.
- Ohio WorkAbility is the name of the new Medicaid eligibility category.
- Federal regulations outline differences in the eligibility criteria between the current MBIWD category and the new Ohio WorkAbility category.
- The Centers for Medicare & Medicaid Services (CMS) permits states to align the eligibility criteria for both categories to ensure a seamless transition for individuals when they reach age 65.

What is Medicaid Buy-In for Workers with Disabilities (MBIWD)?

- MBIWD is a Medicaid category that enables employed disabled individuals to increase their income and resources without the risk of losing Medicaid coverage.
- Individuals applying for Medicaid will be evaluated for all Medicaid categories, including MBIWD, based on non-financial and financial eligibility criteria.
- A separate application or form is not required for MBIWD.
- Ohio Administrative Code 5160:1-5-03.

What is Ohio WorkAbility?

- Ohio Workability is the new Medicaid category that provides Medicaid coverage to employed disabled individuals aged 65 and older.
- Very similar eligibility criteria as MBIWD.
- Provides the same coverage as MBIWD.
- Ohio Administrative Code 5160:1-5-04 effective October 6, 2024.

MBIWD vs. Ohio WorkAbility: Nonfinancial Eligibility Criteria

- MBIWD

- Be aged 16-64.
- Be a U.S. citizen or qualified non-citizen.
- Be an Ohio resident.
- Have a disability as defined by the Social Security Administration.
- Working full-time, part-time, or self-employed from which state or federal income and payroll taxes are paid or withheld.
- An individual can meet the eligibility criteria for MBIWD and another category of Medicaid.

- Ohio WorkAbility (**NEW**)

- Be aged 65 or older.
- Be a U.S. citizen or qualified non-citizen.
- Be an Ohio resident.
- Have a disability as defined by the Social Security Administration.
- Be working with no specific employment requirements.
- Does not meet the eligibility criteria for another category of Medicaid.
 - Long-term care services such as home and community-based services will be companion coverage with Ohio WorkAbility.

MBIWD vs. Ohio WorkAbility: Financial Eligibility Criteria - Income

- MBIWD

- Individual net income compared to 250% FPL for family size of one.
 - Effective March 1, 2024, the 250% FPL is \$3,138.
- Ohio applies the following income disregards:
 - Disregards applicable to Supplemental Security Income (SSI).
 - Income of household members.
 - Census Bureau Wages for all Census activities.
 - Annually up to \$20,000 of earned income if an individual's countable income exceeds 250% FPL.
 - Norfolk Southern Railroad train derailment compensation payments.

- Ohio WorkAbility (NEW)

- Step 1 -Family net income compared to 250% FPL for the family size.
 - Ohio will only compare the individual's net income to 250% FPL for family size of one.
 - Ohio will apply the following disregards:
 - Disregards applicable to Supplemental Security Income (SSI).
 - Income of household members.
 - Census Bureau Wages for all Census activities.
 - Annually up to \$20,000 of earned income if an individual's countable income exceeds 250% FPL.
 - Norfolk Southern Railroad train derailment compensation payments .
- Step 2 - Individual net unearned income is less than or equal to the Supplemental Security Income (SSI) or Residential State Supplement (RSS) income standard.
 - Ohio will apply a less restrictive income methodology.

MBIWD vs. Ohio WorkAbility: Financial Eligibility Criteria - Resources

- MBIWD

- Resource limit \$14,848 as of January 1, 2024, and increases annually.
- Only the individual's resources are considered.
- Ohio applies the following resource disregards:
 - Disregards applicable to Supplemental Security Income (SSI).
 - Real or personal property listed for sale.
 - MBIWD premium refunds.
 - Norfolk Southern Railroad train derailment compensation payments.
 - Qualified Long-Term Care Partnership equal to the amount of the insurance benefit payments made to or on behalf of the individual from the partnership policy.

- Ohio WorkAbility (NEW)

- Resource limit \$14,848 and will increase annually when the MBIWD resource limit increases.
- Only the individual's resources are considered.
- Ohio will apply the following resource disregards:
 - Disregards applicable to Supplemental Security Income (SSI).
 - Real or personal property listed for sale.
 - MBIWD premium refunds.
 - Norfolk Southern Railroad train derailment compensation payments.
 - Qualified Long-Term Care Partnership equal to the amount of the insurance benefit payments made to or on behalf of the individual from the partnership policy.

Ohio WorkAbility Premiums

Premiums will apply to Ohio WorkAbility and will be calculated in the same manner as for MBIWD.

1. Total the family's monthly gross income.
2. Subtract 150% of FPL for the family size.
3. Subtract monthly impairment-related work expenses, blind work expenses, or medical and remedial expenses you pay.
4. Subtract monthly medical insurance premiums the family pays.
5. The lesser of 7.5% of the individual's gross monthly income **and** 10% of the family's countable monthly income is the monthly premium amount.

The following chart contains the 2024 150% FPL guidelines effective March 1, 2024.

2024 Monthly 150% FPL Income Guidelines for Premium Calculation	
Family Size	150% FPL
1	\$1,883
2	\$2,555
3	\$3,228
4	\$3,900
5	\$4,573
6	\$5,245

QUESTIONS?

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