



Medicaid Buy-in for Workers with Disabilities Monthly Premiums

If you're eligible for Medicaid Buy-In for Workers with Disabilities (MBIWD) and your countable income is greater than 150% of the federal poverty level (FPL), you are required to pay a monthly premium.

MBIWD premiums are determined by the income you and your family earn. It is calculated based on:

1. The family's total monthly gross income.
2. Subtract 150% of federal poverty level (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 you and your family pay.
5. The lesser of 7.5% of your gross monthly income **or** 10% of your family's countable monthly income is your monthly premium amount.

Please see the following chart, which includes the 150% FPL:

Monthly FPL Income Guidelines for Premium Calculation		
Family Size	2023 MBIWD 150% FPL Effective March 1, 2023 – February 29, 2024	2024 MBIWD 150% FPL (Effective March 1, 2024)
1	\$1,823	\$1,883
2	\$2,465	\$2,555
3	\$3,108	\$3,228
4	\$3,750	\$3,900
5	\$4,393	\$4,573
6	\$5,035	\$5,245

An invoice will be sent to you each month with the MBIWD premium amount, due date, and information about where to send the payment. You must pay the full premium amount. Failure to pay the premium in full for two consecutive months will result in you losing MBIWD eligibility until all past due premiums are paid in full.

You can find more information about MBIWD premiums at:

- <https://codes.ohio.gov/ohio-administrative-code/rule-5160:1-5-03>.
- <https://medicaid.ohio.gov/families-and-individuals/citizen-programs-and-initiatives/medicaid-buy-in-for-workers-with-disabilities>.