

MBI-WPD

Mapping Your Path to Work

Answers To Your Work Questions

From New York Makes Work Pay

Medicaid Buy-In for Working People with Disabilities (MBI-WPD)

How to Navigate the Application Process

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In This Guide

The purpose of this guide is to assist New Yorkers with disabilities who work and are interested in applying for the Medicaid Buy-in for Working People With Disabilities (MBI-WPD).

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This booklet is part of a series of New York Makes Work Pay publications that help New Yorkers with disabilities plan a path to employment.



Before the Application Process: What Do I Need To Know?

The Medicaid Buy-In for Working People with Disabilities (MBI-WPD) is a program that allows eligible working people with disabilities to purchase Medicaid. Any individual applying for the MBI-WPD for the first time needs to meet the following qualification requirements:

- Must have certification of disability as defined by the Social Security Administration;
- Must be least 16 but not yet 65 years of age;
- Must be engaged in paid work (includes part -time and full-time work);
- If all income is *earned* income, the gross income in 2010 must be less than \$55,188 for an individual, or \$73,884 for a disabled couple;
- Must have countable income of less than \$2,257 in 2010 if the individual has both earned and unearned income;
- Must have non-exempt resources that do not exceed \$13,800 for an individual, \$20,100 for a disabled couple.

Remember: There is no substantial gainful activity rule (i.e., an individual can earn more than \$1,000 per month in 2010 and still be eligible for the MBI-WPD) so the local Department of Social Services should not send you away if you are earning above \$1,000.

If you meet all of the qualifications listed above, you should be eligible for the MBI-WPD.

To apply for the Medicaid Buy-In program for Working People with Disabilities, you will need to submit your application to your Local Department of Social Services (LDSS).

Tips to Help you Prepare for the Application Process

Know the facts about the MBI-WPD program. Use this self-help guide and the *Medicaid Buy-In for Working People with Disabilities: Frequently Asked Questions* self-help guide to learn all you need to know about the MBI-WPD. Learn all about the program, and you will go in with a knowledge base you can rely on.

Be prepared when you do go into the Local Department of Social Services. Use the “Medical Evidence List” enclosed in this self-help guide to make sure you have all the materials you need in order to apply for the MBI-WPD program.

Ensure all documentation and information is gathered and submitted to establish your eligibility for the MBI-WPD program. This means looking at the applications carefully and gathering all the necessary documentation prior to submitting the application.

Document all actions. Make sure you take names of everyone you speak with, or meet with, and make sure that you write down any problems you experience along with the dates and times they occur. Try to get the problem resolved with the eligibility worker, but ask to speak with a supervisor if necessary.

Know your rights. As an applicant you should not accept a verbal decision from a worker. A Medicaid eligibility determination must be in writing. An applicant has the right to:

- Be told about the programs and help they can get.
- Be told what they need to do to get these programs.
- Apply for these programs.
- Get an application form when they ask for one.
- Have an interview.
- Get written notice telling them if their application is approved or denied.

The Application Process

The application form for applying for the MBI-WPD program is called ACCESS NEW YORK HEALTH CARE (DOH-4220). MBI-WPD applicants must also complete Access NY Supplement A (DOH 4495 A), which includes all the questions about an applicant's resources.

Make sure that when the application is submitted, every question has been answered. We recommend that an applicant write MBI-WPD on the top of the application. We also recommend that the MBI-WPD applicant follow-up with a call to the local Department of Social Services 10 days after they submit their application to make sure that nothing further is required.

The revised application also allows individuals to add the name and address of a contact person who can receive notices about their Medicaid case in addition to the applicant. The contact person can be designated to do one or more of the following:

- Apply for and/or renew Medicaid for the individual;
- Discuss the individual's application or case;
- Get notices and correspondence.

As of April 1, 2010, individuals are no longer required to appear for face-to-face interviews when they apply for the Medicaid Buy-in for Working People with Disabilities. However, people can still ask for application assistance, if necessary.

Medical Evidence List

If the applicant for the MBI-WPD has not been determined to have a disability by the Social Security Administration, the State Disability Review Team will have to receive and review medical information that supports the disability claim.

The individual must provide:

- All available medical information from physicians, psychologists, hospitals, therapists, counselors, etc.
- Medical evidence (medical records including office notes, treatment records, lab results and medications) for a period up to 12 months prior to the date of application and covering the timeframe for which the disability determination is being sought.

Doctors Seen Since Impairments Began:

Physician's Name: _____

Phone #: _____

Address: _____

City: _____ State/Zip Code: _____

Each doctor seen must be listed!

Hospitalization or Treatment for the Impairments:

Name of Hospital/Clinic: _____

Contact Person: _____

Phone #: _____

Address: _____

City: _____ State/Zip Code: _____

Each hospitalization or treatment in a clinic must be listed!

What If I Need Assistance With The Process?

If you need additional assistance with the process, contact the Work Incentive Planning and Assistance (WIPA) program nearest you. WIPAs are contracted with the Social Security Administration to provide benefits and work incentives counseling, planning and assistance free of charge. You can get a list of the WIPA in New York at: <https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>.

If your application for Medicaid/MBI-WPD program is denied, you have the right to request a Fair Hearing. Instructions on how to ask for a Fair Hearing are on the denial form issued by the local Medicaid office. An applicant can ask for a Fair Hearing in writing, in person, over the internet or by calling the State-wide toll free number at 1-800-342-3334.

What if I Have Questions About How My Benefits will be Impacted by Going Back to Work?

If you have any questions about how your benefits will be impacted by going back to work, you can contact specialists to assist you toll-free at 1-888-224-3272. The hotline is available during business hours Monday through Friday, except on holidays. Every effort will be made to return calls the same day or within one business day.

Additionally, SSA has contracted with local organizations to provide work incentive planning and assistance services for individuals who receive Supplemental Security Income and Social Security Disability Insurance. The Work Incentive Planning Assistance (WIPA) agencies have people who have been specially trained to help individuals with disabilities considering returning to work or returning to work. You can get a list of the WIPA in New York at:
<https://secure.ssa.gov/apps10/oesp/providers.nsf/bystate>

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