



# THE OHIO DEPARTMENT OF MEDICAID

JOHN R. KASICH, GOVERNOR    JOHN B. MCCARTHY, DIRECTOR

## MEDICAID BUY-IN FOR WORKERS WITH DISABILITIES

ANNUAL REPORT 2015

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This report is submitted in accordance with Ohio Revised Code Section 5162.133, which states:

*“Not less than once each year, the medicaid director shall submit a report on the medicaid buy-in for workers with disabilities program to the governor, general assembly, and joint medicaid oversight committee. The copy to the general assembly shall be submitted in accordance with section 101.68 of the Revised Code. The report shall include all of the following information:*

- (A) The number of individuals who participated in the medicaid buy-in for workers with disabilities program;*
  - (B) The cost of the program;*
  - (C) The amount of revenue generated by premiums that participants pay under section 5163.094 of the Revised Code;*
  - (D) The average amount earned income of participants' families;*
  - (E) The average amount of time participants have participated in the program;*
  - (F) The types of other health insurance participants have been able to obtain.*
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## Background

Opportunities for Ohioans with Disabilities (OOD) has estimated that more than 1.5 million Ohioans (13.6 percent) have a disability. Despite publicly funded efforts to provide these individuals with opportunities to work, the employment rate among non-institutionalized working-age (ages 21-64) Ohioans with disabilities is 34 percent compared to 78 percent for workers without disabilities.<sup>1</sup>

One major barrier between individuals with disabilities and employment is health care coverage. Unlike most employer-sponsored health insurance benefits, Medicaid offers unique home-based supports and personal care services which people with severe disabilities need to maintain their independence. People with disabilities were often discouraged from working in the past because their earnings made them ineligible for Medicaid coverage.

## Creation of Medicaid Buy-In for Workers with Disabilities

Ohio's Medicaid Buy-In for Workers with Disabilities (MBIWD) program was authorized in Ohio's 2008-2009 biennial budget to protect workers with disabilities from losing the services that help them remain independent. Amended Substitute House Bill 119 created a new eligibility category within the Ohio Medicaid program, allowing individuals with disabilities to maintain Medicaid coverage while they are working, earning income and establishing savings.

MBIWD enrollees may earn up to 250 percent of the federal poverty level (FPL) after income deductions. Participants may also have up to \$11,473 in resources, and this limit is adjusted annually. Monthly premiums are required for participants with incomes above 150 percent FPL.

*Table 1: MBIWD and State Fiscal Year*

Time Period: Paid State Fiscal Year	SFY 2011	SFY 2012	SFY 2013	SFY 2014	SFY 2015
<b>Members</b>	8,921	10,591	11,854	11,626	<b>11,899</b>
<b>Net Payment</b>	\$127,930,817.88	\$152,548,489.64	\$196,472,432.96	\$216,850,503.80	<b>\$232,577,008.00</b>
<b>MBIWD Premium Amount EligFin*</b>	\$524,826.96	\$572,245.80	\$751,626.00	\$846,155.00	<b>\$927,706.00</b>
<b>Member Months</b>	66,547	88,288	102,689	110,380	<b>115,684</b>
<b>Average Number of Member Months</b>	7.5	8.3	8.7	9.5	<b>9.7</b>

\* Please note that as of the 2015 report, this metric is based upon premium amounts billed (not collected), and updates prior reports.

## MBIWD Enrollment

The MBIWD program has experienced moderate growth since its implementation in 2008, with latest enrollment reaching almost 11,900 in SFY 2015.

## Other Health Insurance

One of the objectives of MBIWD is to encourage individuals to pursue commercial health insurance through employers or another third party when possible, in order to reduce the overall cost of the program. A review of MBIWD enrollment data showed that the majority of MBIWD enrollees do have at least Medicare insurance coverage in addition to Medicaid. Specifically, 85 percent of MBIWD beneficiaries had insurance coverage through Medicare either as full dual eligibles or as recipients of Medicare premium assistance.<sup>2</sup>

<sup>1</sup>Opportunities for Ohioans with Disabilities (formerly the Ohio Rehabilitation Services Commission)

<sup>2</sup> Medicare premium assistance is a program whereby the state Medicaid program pays the cost of Medicare insurance premiums for certain individuals based on their eligibility for both programs. More detailed information about the Medicare Premium Assistance Program (MPAP) can be found online:

<http://medicaid.ohio.gov/FOROHIOANS/Programs.aspx#62376-medicare>.

Table 2: MBIWD and Other Coverage

Time Period: Paid Month	Oct 2014
	Members
MBIWD-BASIC W PREMIUM	458
MBIWD-BASIC W PREMIUM DUAL	3,034
MBIWD-BASIC W PREMIUM QMB	161
MBIWD-BASIC W PREM SLMB	491
MBIWD-BASIC WO PREMIUM	1,023
MBIWD-BASIC WO PREMIUM DUAL	1,261
MBIWD-BASIC WO PREM QMB	2,499
MBIWD-BASIC WO PREM SLMB	1,102
<b>Total</b>	<b>10,029</b>
<b>Premium</b>	<b>4,144</b>
<b>No Premium</b>	<b>5,885</b>

**Attachment**

MBIWD Fact Sheet

# Ohio

Department of Medicaid

## fact sheet

### OVERVIEW

The federal Ticket to Work and Work Incentives Improvement Act of 1999 allows states to provide health coverage to workers with disabilities.

Historically, people with disabilities were often discouraged from working because their earnings and resources made them ineligible for benefits through Medicaid.

On June 30, 2007, House Bill 119 was signed into Ohio law creating the Medicaid Buy-In for Workers with Disabilities (MBIWD) program.

Enrollment began April 1, 2008.

#### Learn more online:

<http://medicaid.ohio.gov/FOROHIOANS/Programs/MBIWD.aspx>

## MEDICAID BUY-IN FOR WORKERS WITH DISABILITIES

The MBIWD program provides health care coverage to working Ohioans with disabilities. The program was created to enable Ohioans with disabilities to work and still keep their health care coverage.

### A CLOSER LOOK AT OHIO'S PROGRAM:



#### WHO IS ELIGIBLE?

To qualify for MBIWD, a person must:

- » be a U.S. citizen or meet citizenship requirements;
- » be a resident of Ohio;
- » be 16 to 64 years old;
- » have a disability as defined by the Social Security Administration (SSA) or be eligible under the MBIWD medically improved category;
- » be employed in paid work (includes part time and full-time work);
- » pay a premium (if applicable); and meet certain financial criteria.



#### FINANCIAL ELIGIBILITY

Income and resources (e.g., cash, stocks, bonds) are used to determine eligibility for MBIWD. An applicant's annual income must be less than or equal to 250% of the federal poverty level (FPL) and no more than \$11,473 in resources. Some income deductions may apply.



#### PREMIUMS

Monthly premiums are required for those eligible for MBIWD with a household annual gross income greater than \$17,508 (150% FPL). Enrollees required to pay a premium will receive a monthly statement.

#### How are premiums calculated?

Premiums are determined through a set of calculations based on household income, family size, and certain standard deductions (like health insurance premiums, impairment-related work expenses, etc.). Applicants should ask their county caseworker about standard deductions or their premium calculation.

#### Need Coverage? Apply for Medicaid:

Visit: [www.benefits.ohio.gov](http://www.benefits.ohio.gov)

#### Already Covered?

For more information about MBIWD, contact your county caseworker or call the Medicaid Consumer Hotline (800) 324-8680.