



# Medicaid Buy-In for Workers with Disabilities

Submitted February 15, 2018

**The Ohio Department of Medicaid**

John R. Kasich, Governor    Barbara R. Sears, Director

**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 of 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.”*

Data included in the report is based on the state fiscal year (SFY), which is July 1, 2016 through June 30, 2017.

## Background

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. In the past, people with disabilities were often discouraged from working because their earnings made them ineligible for Medicaid coverage.

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. The rule covering MBIWD can be found on the Ohio Administrative Code website, rule 5160:1-5-03.

## MBIWD Program Details

MBIWD enrollees may earn up to 250 percent of the federal poverty level (FPL) after income deductions. For 2017, participants could also have up to \$11,645 in resources. This amount will increase in 2018 to \$11,901. Participants with incomes that exceed 150% FPL are required to pay monthly premiums. None of the money in a STABLE account is included in the resource limit. Information on STABLE accounts can be found on the Treasurer of the State of Ohio's website, [www.stableaccount.com](http://www.stableaccount.com).

## Other Health Insurance

One of the objectives of MBIWD is to encourage individuals to pursue commercial health insurance through employers or other third party insurers, when possible, in order to reduce the overall cost of the program. A review of MBIWD enrollment data for total enrollment throughout SFY 2017 shows the majority of MBIWD enrollees, 79.4%, had either (supplemental) insurance or were dually eligible as recipients of Medicare premium assistance. 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 at [medicaid.ohio.gov/MPAP](http://medicaid.ohio.gov/MPAP).

## MBIWD Data and State Fiscal Year

State Fiscal Year	SFY 2011	SFY 2012	SFY 2013	SFY 2014	SFY 2015	SFY 2016	SFY 2017
<b>Members</b>	8,921	10,591	11,854	11,626	11,899	12,728	11,730
<b>Net Payment</b>	\$127,930,817.88	\$152,548,489.64	\$196,472,432.96	\$216,850,503.80	\$232,577,008.00	\$375,488,332.32	\$379,657,179.45
<b>MBIWD Premium Amount</b>	\$524,826.96	\$572,245.80	\$751,626.00	\$846,155.00	\$927,706.00	\$962,704.02	\$886,087.30
<b>Member Months</b>	66,547	88,288	102,689	110,380	115,684	122,400	114,996
<b>Average Number of Member Months</b>	7.5	8.3	8.7	9.5	9.7	9.6	9.8