



How Public Benefits Support Employment

APPLE HEALTH FOR WORKERS WITH DISABILITIES



BUILDING INCOME AND WEALTH

- One of the greatest fears of people with disabilities is loss of Medicaid (Apple Health)
- People become tethered to benefits which have low income and low resource limits
- Medicaid Buy-in programs offer additional options for people, allowing them to pay premiums and access Medicaid with higher income and resource limits



APPLE HEALTH FOR WORKERS WITH DISABILITIES

Washington State's Buy-in Program, Apple Health for Workers with Disabilities (HWD), offers:



- No income limit*
- No resource limit
- No upper age limit*
- Additional options*
- Premiums no more than 7.5% total monthly income

**Changes started January 2020*



HWD HAS NO INCOME OR RESOURCE LIMIT

- This offers a work incentive, allowing people to earn or save as much money as they want
- Allows people with high unearned income to remain eligible for Medicaid
- People do not have to worry about raises or promotions
- Unique to HWD

*Income **not** counted for eligibility, but **is** counted to determine monthly premium*

HWD HAS NO UPPER AGE LIMIT



- Available to people age 16 and older
- Allows people age 65 and older to pursue or continue their work and saving efforts

HWD PROVIDES LASTING ASSET PROTECTION

Individuals exiting HWD can protect resources:

- Account must be maintained separately
 - Contains only money from earnings
 - Money cannot be comingled with other funds
- Value excluded as resource when determining eligibility for another medical assistance program.



ELIGIBILITY CONSIDERATIONS



HWD is for working individuals:

- Must be working at time of eligibility
- Must be working at time of eligibility anniversary date
- There are provisions about what qualifies as employment.

Must qualify under the Social Security disability definition, with some exceptions in regards to:

- Substantial Gainful Activity
- Medical Improvement



RESOURCES

- To apply: www.washingtonconnection.org
- Plan for Work (covers the Southern edge of the state)
 - Call: 1-800-452-1694 x227 or 503-243-2081 x227
 - Email: pfw@DROregon.org
 - Contact: ajones@DROregon.org
- Plan to Work (covers the rest of the state)
 - Call: 1-866-968-7842
 - Email: plantowork@community-minded.org
- If enrolled with DVR, may request benefits planning services through DVR counselor.