

# Medicaid Work Incentive Network



## Affordable Health Insurance for Working West Virginians with Disabilities

M-WIN is a work incentive for people with disabilities or chronic health conditions.

It allows individuals who work, to pay a monthly premium and keep or obtain Medicaid healthcare coverage.

M-WIN eliminates a major barrier to employment - losing current healthcare benefits when an individual with a disability returns to work.

It also creates an incentive for individuals with disabilities to obtain employment and earn health care coverage.

M-WIN members can earn more money and save more money than Medicaid normally allows.

Hundreds of West Virginians with disabilities are benefiting from M-WIN.

### **M-WIN Premiums**

"I have struggled for years to keep working. This program lets me work some, go to required doctor appointments and get very needed medications."\*

M-WIN is health insurance and a premium is required. A \$50 enrollment fee includes the first month's premium.

M-WIN coverage begins the month after the enrollment fee is paid. You will receive a monthly statement with a coupon to return with your payment. Premium payments are due by the 16th of each month.

The monthly premium varies based on the worker's monthly gross income, and can be as little as \$15 per month. Your local DHHR worker will send a letter informing you of the monthly premium amount.

M-WIN premiums are reviewed every six months.

## Eligibility

"My insurance through my employer made it too expensive to receive my treatments. M-WIN allowed me to keep receiving my treatments at an affordable price."\*

You may be eligible for M-WIN if:

- **Employment:** You work in a job at or above minimum wage.
- **Disability:** You have a disability or chronic health condition that meets the Social Security Administration's standards (SSI or SSDI) or state guidelines as determined by the West Virginia Department of Health and Human Resources (DHHR).
- **Assets/Resources:** Your assets are counted but do not include your house and car.
- **Income:** Your unearned income (like SSDI) can be no greater than the Federal SSI benefit rate plus \$20.
- **Age:** You are a West Virginia resident between the ages of 16 and 64.

## Medicaid Enrollment

"I feel M-WIN is the best program for someone who is disabled but who still wants to contribute to the workforce. It helps my self esteem."\*

Applications for M-WIN are taken weekdays at each county DHHR office. Your local DHHR worker will determine your eligibility for enrollment in any Medicaid program, and specifically for M-WIN if you are working.

Office locations can be found on the DHHR website at <http://www.wvdhhr.org/bcf/county>.

M-WIN is a Medicaid coverage group. Eligible members receive the same medical coverage as regular Medicaid.

M-WIN eligibility is reviewed every six months.

## **Additional Information**

**For more information about M-WIN please contact:**

DHHR  
Bureau for Children and Families  
Client Services Unit  
800-642-8589

**For Premium Payment Issues, please contact:**

Health Management Systems, Inc.  
877-355-7160

M-WIN was developed through a Medicaid Infrastructure Grant from the United States Department of Health and Human Services, Centers for Medicare and Medicaid Services.

**\* All quotes are directly from M-WIN members.**

# Medicaid Work Incentive (M-WIN)

The Medicaid Work Incentive (M-WIN) allows a working individual with a disability to pay premiums to obtain or maintain health care coverage through Medicaid. M-WIN established two new Medicaid eligibility groups that are administered by the WV Department of Health and Human Resources (DHHR): the **Basic Coverage Group** and the **Medically Improved Group**.



People participating in M-WIN are allowed to earn more money than generally allowed for Medicaid members, and to save their earnings in retirement and/or independence accounts. Medicaid coverage for M-WIN is for the working individual only. A person is eligible for all services covered by Medicaid, including personal care, both at home and at work. M-WIN policy is found in Chapter 23 of the DHHR Income Maintenance Manual. (web address in Resource Information section)

## About M-WIN Eligibility

For Basic Coverage Group eligibility, an individual must:

- Be a resident of West Virginia
- Be **employed**, earning at least minimum wage in competitive work
- Be at least 16, but not yet 65 years old
- Have a severe **disability** as defined by the Social Security Administration (SSA)
- Have unearned **income** less than a specified amount
- Have countable **income** less than 250% of the Federal Poverty Level
- Meet specific **asset/resource** limits

For the **Medically Improved Group**, an individual must:

- Have been enrolled in the Basic Coverage Group
- Have a severe medically determinable impairment as determined by the Medical Review Team of DHHR
- Be **employed**, earning the equivalent of at least 40 hours of employment per month paid at minimum wage

*(Underlined words are explained in the following sections)*

### **Employment:**

The individual must be engaged in competitive employment. This includes self-employment and non-traditional work that is compensated at or above the federal minimum wage in a setting that also includes individuals without disabilities. This does not include settings such as sheltered workshops that pay less than minimum wage. For the Basic Coverage Group, there is no minimum number of hours that an individual must be employed. For the Medically Improved Group, the individual must earn a monthly wage which is equivalent to the federal minimum hourly wage multiplied by forty hours.

### **Assets/Resources:**

There is an asset limit of \$2000 for an individual and \$3000 for a person living with a legal spouse. Total countable assets of the couple are combined to determine whether they fall below the asset limit. For workers under age 18, only the assets/resources of the applicant are counted, not those of the family. Assets/resources are counted according to DHHR policy. The applicant's residence and one car, if used to go to work or medical treatment, are not

counted as assets/resources. Resources that are counted include land, personal property, other cars, boats, snowmobiles, recreational vehicles, all terrain vehicles and campers.

## **Exclusions to Assets/Resources for**

### **M-WIN Participants**

**Liquid assets** in the amount of \$5000 for an individual or \$10,000 for a legally married couple are excluded when determining total countable assets. Liquid assets are those in cash or payable in cash on demand. This includes checking or savings accounts, income tax refunds and financial instruments such as Certificates of Deposit or stocks and bonds that can be converted into cash within 20 working days.

**Retirement accounts** are not counted as assets. This includes Individual Retirement Accounts (IRAs), Keoghs, 401(k)s, or employer pension plans.

**Independence accounts** are not counted as assets. These DHHR approved savings accounts are established using the earned income of the M-WIN participant. These funds are to pay necessary expenses that enhance or maintain the person's independence or increase employment opportunities. Approved expenditures from the funds include educational expenses, home purchase or modification, transportation, medical expenses, assistive technology and related services. DHHR may approve other expenses on request. The expenses cannot duplicate costs that are listed on a Plan for Achieving Self-Support (PASS) or an Impairment Related Work Expense (IRWE), which are programs approved by SSA. An individual must keep evidence of expenses to document appropriate use of the funds, and present these receipts to the DHHR worker during the financial redetermination of eligibility for M-WIN.



## **Income:**

### **Unearned Income Test**

Total gross monthly unearned income:

*Deduct* \$20 general income exclusion

*Equals* Remainder

*Compare to* SSI federal benefit rate

Greater than = Ineligible

Less than = Eligible to continue

Only the individual's income is considered, even if the individual is under age 18. Income is 'counted' according to SSA guidelines. Eligibility for M-WIN is determined in a twostep process.

First, is the unearned income test. If the individual fails this test, he or she is determined ineligible. Unearned income is income that is received as a benefit and not worked for, such as Social Security Disability Insurance (SSDI), Veterans Benefits, Railroad Retirement Benefits, pensions, child support, dividends, annuity payments, Workers Compensation payments and rental income if non-business. After the amount of non-excluded unearned income is determined, a \$20 General Income Exclusion is subtracted. The remainder is compared to the Federal Benefit Rate for Supplemental Security Income (SSI). If this remainder is equal to or less than the monthly federal benefit rate, then eligibility determination can continue.

The second step to determine financial eligibility for M-WIN is the monthly net income test. First, the worker determines the total gross monthly non-excluded earned income. Examples of earned income include wages, salaries, commissions, profit sharing and self-employment earnings. Several exclusions are subtracted from the gross monthly amount. Sixty-five dollars (\$65) is subtracted as the Earned Income Exclusion, and any Impairment Related Work Expenses (IRWE). Results are divided Unearned Income Test Total gross monthly unearned income: *Deduct* \$20 general income exclusion *Equals* Remainder *Compare to* SSI federal benefit rate Greater than = Ineligible Less than = Eligible to continue in half (by two). Blind Work Expenses or earnings diverted to a PASS are subtracted. The remainder is added to the countable unearned income. If any unearned income is diverted to a PASS, death benefits or child support disregards, it is subtracted to determine the total monthly

countable income. If the amount is equal to or less than 250% of the Federal Poverty Level, the individual is considered financially eligible for M-WIN. Financial eligibility for M-WIN is reviewed every six months.

**Disability/Impairment:**

A disability is a medically determinable physical or mental condition as defined by the Social Security Administration (SSA). A disability is a physical or mental impairment that has lasted or can be expected to last for at least 12 months, or can be expected to result in death, and which renders a person unable to engage in substantial gainful employment. The disability can be determined by either the DHHR Medical Review Team (MRT) or by the Disability Determination Service for SSA.

If an individual has been determined to have a disability by SSA and meets all other eligibility requirements, the individual must be notified of M-WIN eligibility within 30 days of the application date.

If a disability has not been established, DHHR's MRT can determine medical eligibility for M-WIN. The MRT is required to complete the disability determination within 90 days from the date of application, while using SSA guidelines. The eligibility worker is responsible for requesting copies of medical records regarding treatment for the reported disability for consideration by the MRT. If an individual is determined by MRT to have a disability and meets all requirements, the individual is notified of M-WIN eligibility.

Medical eligibility for M-WIN is reviewed every six months. SSA regularly conducts continuing disability reviews on SSA benefit recipients. If it is established that the individual's condition has improved but is still a severe impairment, updated information must be provided to the MRT to determine eligibility for the Medically Improved Group. An individual must have previously been enrolled in the Basic Coverage Group and meet certain income requirements to qualify for the Medically Improved Group.



# To Participate in M-WIN

## Application process:

Applications for Medicaid can be completed at the DHHR office in each county. M-WIN requires verification of disability and competitive employment in addition to the information required by DHHR. Employment verification can consist of a pay stub, a letter from the employer clarifying wages and hours worked, or self-employment records. Disability information from SSA or medical records from a treating physician can also be provided. M-WIN is voluntary. On notification of financial and medical eligibility for the program, the individual must determine whether s/he wants to participate.

## Enrollment process:

To participate in M-WIN, the applicant must pay a \$50 enrollment fee. After receipt of the enrollment fee, the applicant's eligibility is processed. If the enrollment fee is not paid within 60 days from when the individual is initially notified of eligibility for the program, Medicaid coverage is denied.

## Premium information:

The participant is responsible for a monthly premium payment to maintain coverage. Monthly premiums are based on 3.5% of the average monthly gross income of the eligible individual. The minimum monthly premium is \$15.

Premium payments can be made by check or money order. Premium notices are mailed monthly to the participant's home. Payment is due by the 16th day of each month. It is the participant's responsibility to pay the premium when it is due. If the premium payment is not received by the 10th day of the month following the month that the premium is due, the

Monthly Income	Premium
\$500 or less	\$15.00
501 - 700	\$17.50
701 - 900	\$24.50
901 - 1100	\$31.50
1101 - 1300	\$38.50
1301 - 1500	\$45.50
1501 - 1700	\$52.50
1701 - 1900	\$59.50
1901 - 2100	\$66.50
2101 - 2300	\$73.50
2301 - 2500	\$80.50
2501 - 2700	\$87.50
2701 - 2900	\$94.50
2901 - 3100	\$101.50
3101 - 3300	\$108.50
3301 - 3500	\$115.50
3501 - 3700	\$122.50
3701 - max	\$129.50

Medicaid coverage is terminated. If a premium payment is returned for insufficient funds, the Medicaid coverage is terminated. In either situation, the individual must re-enroll in M-WIN and again pay the enrollment fee to participate.

## **Resource Information**

To apply for M-WIN, call the local DHHR office. Office locations can be found on the DHHR website at <http://www.wvdhhr.org/bcf/county/> or by calling **800-642-8589**.

The DHHR M-WIN Policy can be viewed online at: [http://www.wvdhhr.org/bcf/policy/imm/new\\_manual/IMManual/Manual\\_HTM\\_Pages/IMChapter23.htm](http://www.wvdhhr.org/bcf/policy/imm/new_manual/IMManual/Manual_HTM_Pages/IMChapter23.htm).

For information about work incentives for people with disabilities who want to work, call the Work Incentives Planning and Assistance (WIPA) project at the Center for Excellence in Disabilities at West Virginia University, a part of Robert C. Byrd Health Sciences Center or the Social Security Administration (SSA). Contact the CED WIPA project at **888-829-9426** or online at [wipa.cedwvu.org](http://wipa.cedwvu.org). Contact the SSA at **800-772-1213** or visit [www.socialsecurity.gov](http://www.socialsecurity.gov).