Medicaid Buy-In Program

What is the Medicaid Buy-In Program for Working People with Disabilities?
The Medicaid Buy-In program offers Medicaid coverage to people with disabilities who are working and earning more than the allowable limits for regular Medicaid. The Medicaid Buy-in gives people the opportunity to keep their health care coverage through Medicaid. This program allows working people with disabilities to earn more income without the risk of losing vital health care coverage.

Who is eligible?
To qualify for the Medicaid Buy-In program you must:
- Be a resident of New York State;
- Be at least 16 years of age (coverage up to 65 years of age);
- Have a disability as defined by the Social Security Administration;
- Be engaged in paid work (includes part-time and full-time work);
- Have a gross income that may be as high as $58,476 for an individual and $78,588 for a couple; and
- Have non-exempt resources that do not exceed the Medicaid resource level of $20,000 for a one-person household and $30,000 for a two-person household.

NOTE: Effective October 1, 2011, retirement accounts that previously would have been counted as a resource will be disregarded in determining eligibility for this program. Countable retirement accounts are annuities or work-related plans for providing income when employment ends. They include but are not limited to: pensions; Individual Retirement Accounts (IRAs); 401(k) plans and Keogh plans.

Who will determine if I have a disability?
The Disability Review Team at the local Social Security Administration (SSA) office determines disability for Social Security Disability Insurance (SSDI) and Supplemental Security Income (SSI) benefits. A determination of disability by SSA will be accepted as proof of disability for the Medicaid Buy-In program. If you have not been certified disabled through SSA, you will need to have a disability review done by the New York State Disability Review Team. Your local social services district worker (county social services worker) is available to advise you of the process.

What if I already work, meet the Social Security Administration’s definition of being disabled, and receive Medicaid coverage with a monthly spend down?
If you are already working and receive Medicaid coverage with a monthly spend down and meet the Social Security Administration’s definition of disabled, you still have the option of participating in the Medicaid Buy-In Program.
Will I have to pay a premium for coverage?
It depends on how much income you have. There may be a small premium based on your income. This determination will be made when you apply for the program. At the present time, there is a pause on premiums.

What if I already have health insurance through my employer?
If you have health insurance coverage through your employer, you should keep the insurance and talk with your local social services district worker. Medicaid may cover the cost of the premium for that insurance coverage. If you have family coverage through your employer you may wish to keep that coverage because the Medicaid Buy-In program does not offer family coverage.

If I enroll in the Medicaid Buy-In program, will my family also be covered?
Single people and married couples, if both individuals are working and are disabled, are covered under this program. Spouses without a disability and children may be covered through other comprehensive insurance programs through the NY State of Health Plan Marketplace; more information is available at the website: https://nystateofhealth.ny.gov/

Will I be given the option to choose Managed Care?
Participants in the Medicaid Buy-In program will be given the option to choose managed care if their income is below 150% of the Federal Poverty Level.

Where can I apply for the Medicaid Buy-In Program for Working People with Disabilities?
Applications must be completed and submitted to your local Medicaid Office (see page 3).

If I am getting SSI checks along with Medicaid coverage and I begin working and earning enough money to stop the SSI checks, will I also lose my Medicaid coverage?
Currently, if you receive SSI payments and begin earning enough money to stop SSI cash payments, you may still be able to keep Medicaid coverage under a federal work incentive program known as 1619(b).

Under 1619(b), if your gross earnings are higher than $45,239 you may qualify for a higher threshold. An Individual Threshold can be calculated for you by the Social Security Administration office if you have:

- Impairment-related work expenses;
- Blind work expenses;
- A Plan to Achieve Self-Support (PASS);
- Publicly funded attendant or personal care; or
- Medical expenses above the State per capita amount.

If you lose eligibility for Medicaid under 1619(b), you should contact your local Medicaid office immediately to see if you qualify for the Medicaid Buy-in program for Working People with Disabilities.

Who can tell me if I am eligible?
Your local Medicaid Office will review your application and tell you if you are eligible for the program.

For information regarding this and other Medicaid programs:

- Call the Medicaid Help line at 1-800-541-2831 or TDD 1-800-662-1220
- Contact your local Medicaid office, Monday through Friday, 9:00 am to 5:00 pm.

**Brooklyn**
Boerum Hill
35 4th Avenue, Brooklyn, NY
718-623-7427 | 718-623-7428

Coney Island
3050 West 21st Street, Brooklyn, NY
929-221-3776/3790

East New York
2094 Pitkin Avenue (Basement), Brooklyn NY
718-922-8292 | 718-922-8293

Kings County Hospital
441 Clarkson Ave. "T" Bldg. Nurses' Residence (1st Fl.)
718-221-2300 | 718-221-2301

**Bronx**
Lincoln Hospital
234 East 149th St. (Basement, Room B-75)
718-585-7872 | 718-585-7920

North Central Bronx Hospital
3424 Kossuth Avenue (1st Floor, Room 1A 05)
718-920-1070

Morrisania
1225 Gerard Avenue (Basement)
718-960-2799 | 718-960-2752

**Manhattan**
Bellevue Hospital Medicaid Office (Temporarily Closed)
462 First Avenue "G" Link (Ground Floor)
212-679-7424

Chinatown
115 Chrystie Street (5th floor)
(212) 334-6114
CIDNY FACT SHEET  Medicaid Buy-In Program

Metropolitan Hospital
1901 First Avenue (1st Floor, Room 1D-27)
212-423-7006
Manhattanville
520-530 West 135th Street (1st Floor)
212-939-0207 | 212-939-0208

Queens
Queens Community Office
45-12 32nd Place
718-752-4540

Staten Island
Staten Island Medicaid Office
215 Bay Street, Staten Island, NY
718-420-4660/4732

For more information about the Social Security Administration's (SSA) work incentives programs, such as 1619(a) and 1619(b).
- Call toll free 1-800-772-1213 or 1-800-325-0778 (TTY);
- Contact your local Social Security office;
- Visit the SSA web site at http://www.socialsecurity.gov/redbook/eng/ssi-only-employment-supports.htm and http://www.socialsecurity.gov/disabilityresearch/wi/1619b.htm

To find out more information about how work will affect your benefits:
- Call the Social Security Administration toll free at 1-866-968-7842 or 1-866-833-2967 (TTY/TDD)
- Call the Statewide Technical Assistance Line toll-free 1-888 224-3272 or 1-877 671-6844 (TDD)