

Medi-Cal 250% Working Disabled Program



- **A Medi-Cal program for people with disabilities who work at least part time.**
- **Consider applying for the Medi-Cal 250% Working Disabled program if you are a person with a disability who has Medi-Cal with a Share of Cost.**

Who is eligible for the Medi-Cal 250% Working Disabled Program (WDP)?

To qualify, you must meet all of these requirements:

1. You meet the federal definition of disability.

If you receive any of the disability benefits shown below, you meet this disability requirement.

- ▶ Social Security Disability Insurance (SSDI)
- ▶ SSI Disability
- ▶ State Disability Insurance
- ▶ Workers' compensation
- ▶ Private long term disability benefits

If your Social Security Disability (SSDI) benefits have converted to Social Security Retirement benefits because you have reached retirement age, you also meet this disability requirement.

2. You have any type of job.

- ▶ You can work as little as one hour per month.
- ▶ There is no minimum pay requirement. You can work as little as one hour per month, even if it is for a friend, family member, or neighbor.

3. Your monthly income must be less than the Medi-Cal 250% WDP income limits:

- ▶ Single person: \$2,833 per month
- ▶ Married couple: \$3,815 per month

Note: Medi-Cal only counts about half of earned income from a job. Therefore, you might be eligible for this program even if your earned income is greater than these income limits if you receive no other income.

4. Your resources (money and property) are not greater than the Medi-Cal resource limits:

- ▶ \$135,000 for a single person
- ▶ \$195,000 for a married couple

Note: These resource limits go into effect July 1, 2022. Resources that are **not counted** toward the Medi-Cal 250% WDP resource limits include:

- One car
- The home you live in and household belongings
- Money in IRS-approved retirement accounts such as IRAs, employer sponsored 401(k) and 403 (b) accounts, and deferred compensation plans.

Does the Medi-Cal 250% Working Disabled Program (WDP) count all of my monthly income?

▶ **No, this program does not count income from disability benefits such as:**

- Social Security Disability Insurance (SSDI)
- SSI Disability
- State Disability Insurance
- Workers' compensation
- Private long term disability benefits

▶ Other types of income do count toward the Medi-Cal 250% WDP income limits. This includes income from:

- A job
- Pension
- Social Security Retirement benefits
- Unemployment benefits

Example

Alex is single and receives \$2000 per month in SSDI benefits. He also earns \$500 at his part time job.

Alex is applying for the 250% WDP. Will Medi-Cal count his SSDI benefits as income?

No, the SSDI is a disability benefit and is not counted as income.



What type of work qualifies for the Medi-Cal 250% Working Disabled Program?

▶ Any job counts as work, even if you get paid \$1 for one hour of work a month.

▶ The employer can be a family member or friend.

Here are some examples:

- grocery shopping
- babysitting
- tutoring or reading
- meal preparation
- laundry or other housekeeping activities

Do I have to provide proof that I have a job?

▶ Yes, you must provide written proof that you are working.

▶ You can submit pay stubs or a letter from your employer. Your employer letter should include:

- Your name
- Describe your job and the date your job started
- How much you earn
- The name, address, and phone number of your employer

How do I apply for the Medi-Cal 250% Working Disabled Program?

- ▶ If you do not have Medi-Cal, complete a Medi-Cal application and attach these documents to the application:
 - Proof of your income
 - Proof of your disability
 - Mail your application materials to:
 - Medi-Cal 250% Working Disabled Program Application
 - DPSS Medi-Cal Long Term Care, District Office 80
 - 3350 Aerojet Ave.
 - El Monte, CA 91731
 - Proof that you have a job
 - Recent bank statements
- ▶ If you have Medi-Cal with a Share of Cost, contact your Medi-Cal worker to apply for this program.
- ▶ **The Center for Health Care Rights can help you apply for this program.**

Will I have to pay to participate in the Medi-Cal 250% Working Disabled Program?

- ▶ Maybe. Medi-Cal beneficiaries enrolled in the 250% WDP have not been charged a monthly premium since the beginning of the Covid-19 pandemic in March 2020. Premium payments may or may not resume at the end of the public health emergency.
- ▶ The lowest monthly premium is \$20 for a single person and \$30 for a married couple. You pay the lowest premium if your countable (non-disability) income is under \$600 month. This is what most people pay.



Call Center for Health Care Rights at 1-800-824-0780
or visit our website www.healthcarerights.org



Navigating Medicare

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