

# 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.**

The Center for Health Care Rights is a non-profit organization that provides free information and help with Medicare and Medi-Cal in Los Angeles County.

**Do you have questions about Medi-Cal?**  
Call Center for Health Care Rights at **800-824-0780**  
or visit [www.healthcarerights.org](http://www.healthcarerights.org)

# 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 get paid \$1 a month.
- ▶ Examples of work include providing childcare services, answering telephones, or sorting a neighbor's recycling.

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

- ▶ Single person: \$2684 per month
- ▶ Married couple: \$3630 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:

- ▶ \$2000 for a single person;
- ▶ \$3000 for a married couple.

These resources are **not counted** toward the Medi-Cal 250% WDP resource limits:

- One car
- Your home & 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 that you have a job
  - Proof of your disability
  - Recent bank statements
  - Mail your application materials to:
    - Medi-Cal 250% Working Disabled Program Application
    - DPSS Medi-Cal Long Term Care, District Office 80
    - 17171 E. Gale Ave.
    - City of Industry, CA 91745
- ▶ 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?

- ▶ Yes, you will pay a monthly premium that is based on your Medi-Cal countable monthly income.
- ▶ The lowest monthly premium is \$20 for a single person and \$30 for a married couple. You pay the lowest premium if your countable income is under \$600 a month.
- ▶ The Working Disabled Program does not count your disability income and it counts only half of your work income. This means most people pay the lowest premium of \$20 a month.
- ▶ The highest monthly premium is \$250 for a single person and \$375 for a married couple. You pay the highest premium if your countable income is above \$2161.

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### Do you have questions about Medi-Cal or the 250% Working Disabled Program?

**Call Center for Health Care Rights  
at 1-800-824-0780.**



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