

Medi-Cal for the Working Disabled Calculator Disability Benefits 101 Information Services

Slide 1- Disability Benefits 101

Medi-Cal for the Working Disabled Calculator
Disability Benefits 101 Information Services

Slide 2- Disability Benefits 101

In Collaboration with:

California Department of Rehabilitation
California Employment Development Department
Interwork Institute at SDSU
California Disability Employment Initiative
World Institute on Disability

Slide 3- Disability Benefits 101

Your Trainer:

Karla Bell, MA
Specialist, Social Security Programs Section
California Department of Rehabilitation

Slide 4- Webinar Accessibility

- Closed Captioning:
 - Click the Window pulldown menu located on top left of the page
 - Select Show Closed Captioning
 - A Captioning window will appear at the bottom of your screen
 - You may resize and move this window to meet your viewing needs
- Transcript, Power Point, and accessible format document are available with the archived webinars

Slide 5- Objectives

- Overview of the benefits and the basics of the Medi-Cal Working Disabled Program
- Locate the DB101 Medi-Cal for the Working Disabled Calculator
- Navigate the Calculator screens to the results section

- Understand the Calculator features and results sections
- Resources and training tools

Slide 6- Medi-Cal and In-Home Support Services (IHSS)

- Medi-Cal
 - California's Medicaid
 - Program pays medical expenses for people with low income
 - 90 eligibility categories
 - Medi-Cal Working Disabled Program is just one way to qualify if you are disabled and working
- In-Home Supportive Services (IHSS)
 - Personal care and assistance, at home and in the workplace
 - Apply for Medi-Cal first

Details: go to Medi-Cal and IHSS on www.db101.org

Slide 7- Medi-Cal Working Disabled Program Main Benefits

- Ability to work and maintain affordable health coverage
- No large share of cost
- Liberal definition of employment
- Save earnings in a separately identifiable account with no limit
- Can build retirement accounts

Slide 8- Medi-Cal Working Disabled Program Main Benefits

- Don't have to be on Social Security Disability Insurance or Supplemental Security Income (SSDI/SSI)
- Maintain IHSS personal assistance services at home and in the workplace
- Can have employer sponsored insurance too

Slide 9- Medi-Cal Working Disabled Program

- Medi-Cal coverage can continue with an affordable premium payment until earnings reach:
 - \$56,892 annually
 - Higher wages are allowed with Impairment Related Work Expenses (IRWEs)
- Affordable monthly premiums:
 - \$20 - \$250 for individuals

- \$30 - \$375 for couples
 - Premiums based on countable income

Slide 10- Medi-Cal Working Disabled Program

- To qualify an individual must:
 - Be working
 - Meet Social Security Administration's medical definition of disability
 - Have countable earnings below 250% of the Federal Poverty Level
 - Must be a legal resident living in California
- Apply at your local County Medi-Cal Office
 - Mention Aid Code 6G

Slide 11- Medi-Cal Working Disabled Program Unique Features

- IRS-approved retirement accounts do not count as resource
- Disability income is not counted when determining eligibility and premium
- Medi-Cal pays Medicare Part B premium, automatically qualify for Medicare Part D Low Income Subsidy
- Social Security retirement income remains exempt for individuals who were previously on Social Security Disability Insurance (SSDI)
- 26 week grace period to remain enrolled if one becomes unemployed
- All exempt IRS-approved retirement accounts allowed under the Working Disabled Program will continue to be exempt when transferring to other aged, blind or disabled Medi-Cal programs

Slide 12- Using the Medi-Cal for the Working Disabled Calculator

- Predict how a job will affect Medi-Cal health coverage
- Reduce fear and answer common questions about benefits and work
- Step-by-step, easy to use
- Shows if client might qualify for the program and what the premium might be
- Encourage and support the client to start and save a calculator session for later review

Slide 13- Meet Nelson: Case Study Immersion

- Wheelchair user looking for options to continue his personal assistance services
- 30 years old
- \$1220/month in Social Security Disability Insurance (SSDI) and Medicare
- Earning \$4160/month as a local newspaper editor and has employer-sponsored insurance
- Pays a driver \$175/month to take him to and from work (Impairment Related Work Expense)
- Thinks he has to quit his job to qualify for Medi-Cal and IHSS

Slide 14- Getting Started

To begin using the Calculator:

- On **www.db101.org**, choose **California** to go to the home page
- Click the **Calculators** tab in the menu
- On the Calculators page, find the **Medi-Cal for the Working Disabled Calculator** and click the **Go** link
- On the Medi-Cal for the Working Disabled Calculator page, click the **Start** button

Slide 15- Benefits for Nelson

- Keep affordable health coverage and IHSS while working
- Medi-Cal pays Medicare Part B premium
- Automatically qualifies for Medicare Part D Low Income Subsidy
- Employer sponsored health insurance
- Build assets and save money
- DB101 empowers Nelson with information, next steps and resources

Slide 16- DB101 Training Tools

- DB101 Medi-Cal for Working Disabled Calculator Saved Session
 - Username/Password: nelson2013
- More DB101 Calculator webinars:
 - Introduction to CA DB101
 - Benefits and Work
- Other DB101 content to explore:

- Going to Work section
- Health Care Coverage section
- Cash Benefits section
- Benefits and Work Calculator

Slide 17- Resources

- Medi-Cal County offices and application
www.dhcs.ca.gov/individuals/
- Order and download Working Disabled Program brochures
www.chiip.org/publications.html
- Leslie Benson, Medi-Cal Eligibility Division, Department of Health Care Services
 - (916) 327-0407
 - Leslie.Benson@dhcs.ca.gov

Slide 18- Certified Rehabilitation Counseling (CRC) Credits

- CRC Credits are available for this webinar
- To receive CRC credits please complete a short quiz and survey
- The link to the CRC quiz is located with the corresponding DB101 webinar recording
- Upon successful completion of quiz and survey, your CRC Certificate will be sent to you via email
- For CRC questions contact:
webinar-crc@interwork.sdsu.edu