

Medicaid Buy-In for Workers with Disabilities State Reference Table

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

Contents

Introduction	4
Key Information About Column Headings and Terms to Know	4
State	9
Alabama.....	9
Alaska	9
Arizona	9
Arkansas.....	10
California	11
Colorado	12
Connecticut	13
Delaware.....	14
District of Columbia	14
Florida	14
Georgia	15
Hawaii	15
Idaho	16
Illinois.....	16
Indiana.....	17
Iowa.....	18
Kansas.....	19
Kentucky.....	19
Louisiana	20
Maine	20
Maryland.....	21
Massachusetts.....	22
Michigan	23
Minnesota.....	24
Mississippi.....	25

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

Missouri	25
Montana	26
Nebraska	26
Nevada.....	27
New Hampshire.....	27
New Jersey.....	28
New Mexico	28
New York.....	29
North Carolina	30
North Dakota	31
Ohio.....	32
Oklahoma	32
Oregon	33
Pennsylvania	34
Rhode Island	35
South Carolina.....	36
South Dakota	36
Tennessee	37
Texas.....	38
Utah.....	39
Vermont	39
Virginia	40
Washington.....	41
West Virginia.....	42
Wisconsin	43
Wyoming.....	44

Introduction

Medicaid Buy-In for Workers with Disabilities (MBI/MWD), commonly referred to as “Medicaid Buy-In,” offers workers with disabilities the opportunity to retain Medicaid coverage and/or to use Medicaid for critical Medicaid Home and Community-Based Services (HCBS) generally not available through employer-sponsored health insurance or Medicare (e.g., personal care services). MBI/MWD was first authorized in the Ticket to Work and Work Incentives Improvement Act of 1999. When optimized, it is designed to ensure Medicaid beneficiaries with disabilities do not have to choose between working and the vital services they need for employment, community living, and economic well-being.

This Medicaid Buy-In Programs for Workers with Disabilities resource includes states with MBI/MWD eligibility groups and key policies each state utilizes for eligibility as of 2026 if available.

The LEAD Center obtained this information through state websites, Medicaid.gov, and from MBI/MWD national and state-level subject matter experts.

Key Information About Column Headings and Terms to Know

ABLE Accounts: The Stephen Beck, Jr., Achieving a Better Life Experience Act of 2014 (the ABLE Act) enables individuals with disabilities to save money in tax-advantaged accounts they can use for qualified disability expenses, with limited impact on their eligibility for certain means-tested benefits. Generally, an account containing funds that a Medicaid applicant or beneficiary can access is considered a resource in determining Medicaid eligibility if a resource test is applied. Per the CMS, state Medicaid agencies must disregard all funds in an ABLE account in determining the resource eligibility of Medicaid applicants and beneficiaries who are subject to a resource test. Additionally, earnings on the account are excluded from income.

Age limit: States often set age limits for people to be eligible for the MBI/MWD, typically set at ages 16-64. Some states have removed age limits.

Asset limit couple: States may set eligibility resource/asset limits for MBI/MWD enrollees and spouses, where applicable. Some states have no asset limits and some do not include spousal resources/assets.

Asset limit individual: States may set eligibility resource/asset limits for MBI/MWD enrollees. Some states have no asset limits and some do not include spousal resources/assets. Others set their own limits on resources/assets for the purpose of MBI/MWD eligibility.

COLA: Since 1975, Social Security's general benefit increases have been based on increases in the cost of living, as measured by the Consumer Price Index. Such increases are referred to as Cost-Of-Living Adjustments, or COLAs.

Countable Income: This is an amount determined by the state as countable for the purpose of MBI/MWD eligibility after any excluded, disregarded or non-countable income. If the term "household" is included, it means spousal income is included when calculating the income. Most states use SSI Countable Income Calculation methodology to determine how much unearned and earned income is counted when determining eligibility. This methodology is:

Step 1: If a person has *Unearned Income* (for example, an SSDI benefit), subtract a \$20 "General Income Exclusion" from it to calculate the countable *Unearned Income*. If they do not have *Unearned Income*, this exclusion is applied to any *Earned Income*.

Step 2: If there is *Earned Income* (for example, wages), subtract a \$65 "*Earned Income Exclusion*" from it. (If you have no other *Unearned Income*, you can apply the \$20 "*General Income Exclusion*," since it was not applied to *Unearned Income*, thereby excluding up to \$85 a month), along with any Impairment Related Work Expenses, and divide the resulting figure by two to find the countable *Earned Income*. If the individual has Blind Work Expenses, subtract those after you divide.

Step 3: Add the countable Unearned Income to your countable Earned Income to find the total countable income.

It is important to note that many states have additional income exclusions when determining eligibility, including exclusion of certain dollar amounts. Some implement this strategy to incentivize earnings and employment and/or allow for more flexibility for earnings within state-set income limits.

Earned Income: This is a monthly amount earned from employment by the MBI/MWD enrollee.

Excluded Resources/Assets: Typically, retirement accounts like 401Ks, Individual Retirement Accounts (IRA), Keogh Accounts, and other tax-protected assets are considered to be unavailable resources, and are excluded as countable for the purpose of MBI/MWD eligibility until they are accessed by the account holder. Once those resources become available to the MBI/MWD enrollee, they may be treated as countable. Note that a person's home or vehicle is typically not included as an asset for the purpose of eligibility.

Independence accounts, Assistive Technology and Medical Savings accounts, Freedom and/or Individual Development accounts: Many states establish savings accounts that allow MBI/MWD enrollees to save money from earned income as separate and not countable for the purpose of MBI/MWD eligibility. Some states place restrictions on the amount an enrollee may have in their accounts as well as what can be purchased with account resources. Other states do not have such restrictions.

For American with Disabilities Who Want to Work and Staff/Family Members Who Support Them: *It is important for the MBI/MWD enrollee to understand about these provisions within their state to support their earnings and maintain employment. It also is important for them to understand how these resources are treated for the purpose of Medicaid eligibility in their state if/when an MBI/MWD enrollee is separated from employment and/or disenrolled from MBI/MWD.*

For State Decision-Makers: *Consider how work incentives support an MBI/MWD enrollee's earnings and how access to work incentives, like PASS, align with your state's strategic goals to support earning and employment outcomes for workers with disabilities.*

FBR: Federal Benefit Rate is the maximum dollar amount paid to an aged, blind, or disabled person who receives Social Security Disability benefits under Supplemental Security Income (SSI). FBR rate in 2026 is \$994 for an individual and \$1,491 for a couple.

FPL: Federal Poverty Level is a measure of income set by the U.S. Department of Health and Human Services, which is used to determine eligibility for certain programs and benefits.

Grace Period to support Continuous Coverage: States often include a grace period for continued MBI/MWD coverage in the event of an interruption in employment. Rules related to the duration of continued coverage vary by state.

For American with Disabilities Who Want to Work and Staff/Family Members Who Support Them: *Utilize this resource by reviewing the introductory information and by finding the state about which you are interested within the chart. For states with MBI/MWD groups, use the information provided to help understand who the target population group is and what the eligibility rules are for the group. Some states operate their MBI/MWD groups centrally and some operate through counties or other agencies. In addition, you will find a link to the state-specific website to find details about how to apply for MBI/MWD and obtain state contact information for additional questions. Regarding state online information, it's important to note that there may be a delay in updates being posted to state's information pages if/when changes are made.*

For State Decision-Makers: *Utilize this resource as an environmental scan of MBI/MWD, how your state compares with others, and where there may be opportunities to align your MBI/MWD with your state's strategic goals for promoting employment for individuals with disabilities, including goals that raise expectations for income and earnings for workers with disabilities of all ages.*

Household Income: The term “household income” is used when the state counts more than the individual’s earned and/or unearned income for the purposes of eligibility. For example, income and resources when an adult son or daughter is living in the same household with the applicant or recipient. Not every state utilizes this methodology.

Income eligibility for a couple: This is the state’s financial eligibility criteria per month for an MBI/MWD enrollee and their spouse, where applicable. Some states do not include spousal income when determining MBI/MWD eligibility.

Income eligibility for an individual: This is the state’s financial eligibility criteria for an MBI/MWD enrollee, where applicable. Some states do not include limits on income for MBI/MWD enrollees.

Plan to Achieve Self Sufficiency (PASS): A PASS is a written plan that allows an individual receiving Social Security benefits to set aside income or resources to use for career goals. When someone has an approved PASS, Social Security does not count the money they set aside to help them reach their work goal in determining eligibility for Supplemental Security Income (SSI). The money set aside must be used to pay for expenses associated with reaching a person’s career goal. Some common expenses include supplies to start a business, school expenses, equipment and tools, transportation, uniforms, and childcare. Typically, PASS resources are excluded for the purpose of MBI/MWD eligibility.

Premium Structure: Most states include a monthly premium as part of MBI/MWD enrollment, with criteria to determine premium amount. Some states do not include a premium for MBI/MWD enrollment and/or premiums are set on a sliding scale based upon their salary.

Hardship Provision: Many states offer a waiver or reduction in premiums for beneficiaries experiencing financial hardship such as eviction and/or homelessness, utility shut-off notice(s) or unexpected medical expenses.

SSA: The Social Security Administration is an independent U.S. federal agency that manages retirement and disability benefits, issues Social Security numbers, administers federal insurance programs, and more.

SSDI: Social Security Disability Insurance is a federal program that provides monthly payments to individuals who have a disability that stops or limits their ability to work.

SSI: Supplemental Security Income is a U.S. federal program that provides monthly cash payments to adults and children with disabilities, as well as older adults, who have very limited income and financial resources.

State Eligibility Group Name or Nickname: Almost every state includes an MBI/MWD eligibility group as part of their Medicaid program. States typically create their own nickname or identifier to distinguish the group from more traditional eligibility groups as well as to label it to reflect its

connection to workers. Within each state's eligibility group name is a link to a state page with more information, including how individuals may apply for MBI/MWD.

Unearned Income: This is a monthly amount an MBI/MWD enrollee receives that is not from employment. An example of unearned income is a cash benefit received as Social Security benefits.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Alabama <i>No MBI/MWD program</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Alaska <u>Working Disabled Medicaid Buy-In</u>	Countable household income (up to 250% FPL) Unearned Income must be up to \$1,845 per month	Countable household income up to 250% FPL Combined unearned income must be below \$2,732	\$10,000	\$15,000	18+	Sliding scale based on household income.	No
Arizona <u>Freedom to Work Program</u>	Unearned Income not counted Countable earned income must be under \$3,325	N/A	No limit	No limit	16-64	Up to \$35 per month	No

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Arkansas <u>Workers with Disabilities Medicaid Program</u>	Unearned income must be at or under the SSI individual Federal Benefit Rate (FBR) plus \$20 (\$994 in 2026) No limit on earned income, as long as it is reported to the IRS	N/A	No limit	No limit	16-64	No premium	Coverage can continue for up to 6 months if the individual stops working temporarily

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
California <u>Medi-Cal Working Disabled Program</u>	Total countable income at or below 250% FPL Meet income rules for SSI or State Supplemental Payment programs benefit rate Unearned income: Disability payments do not count (including SSDI, Worker's Compensation, California State Disability Insurance, and any federal, state, or private disability benefits)	Total countable income less than 250% FPL	No limit	No limit	18+	No premium	Can remain enrolled in the program if become unemployed for up to 26 weeks

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Colorado <u>Health First</u> <u>Colorado Buy-In For</u> <u>Working Adults</u> <u>with Disabilities</u>	Countable income less than 450% FPL	N/A	No limit	No limit	16+	Premium up to \$200 per month depending on income 0-40% FPL = \$0 41-133% FPL = \$25 134-200% FPL = \$90 201-300% FPL = \$130 301-450% FPL = \$200	No

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Connecticut <u>Medicaid for Employees with Disabilities (MED-Connect or S05)</u>	Total income up to \$85,000 per year	Spousal income excluded for the purpose of eligibility but used to determine premium amount	Countable asset limit of \$20,000 Approved retirement accounts and CT Department of Social Services approved accounts with money set aside to save for special employment expenses are excluded	Countable asset limit of \$30,000	18+	Spouse's income counted when determining monthly premium amounts. If countable income is <u>below</u> 200% FPL, no premium cost If countable income is <u>over</u> 200% FPL the premium cost is based on 10% of income above the limit. There is an exception for individuals whose net family income is between 250% and 450% FPL. These individuals pay a maximum of 7.5% of their net family income	If individual stops working because of health problem or loses job through no fault of their own, they can stay on the MED-Connect program for up to one year from the last day of employment For coverage to continue, individual must plan to return to work when health improves or must be looking for another job

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Delaware <u><i>Medicaid for Workers with Disabilities (MWD)</i></u>	Total countable income below 275% FPL Unearned income exclusion for the MBI/MWD applicant is \$1,368 in 2025. The unearned income limit is increased annually by the COLA announced by the SSA in the Federal Register	Total countable income below 275% FPL	No limit	No limit	16-64	No premium	No
District of Columbia <i>No MBI/MWD program</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Florida <i>No MBI/MWD program</i>	N/A	N/A	N/A	N/A	N/A	N/A	N/A

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Georgia <u>Medicaid for Workers with Disabilities</u>	Have unearned disability income between \$600 - \$699/month and countable income less than 300% FPL	Countable income less than 300% FPL	Less than \$4,000	Less than \$6,000	16-64	No premium for individuals under age 18 and individuals with countable income less than 150% FPL Countable income 150-249% FPL = \$35 Countable income above 250% FPL = \$50	No
Hawaii <u>Medicaid for Working Individuals</u> <i>(Ticket to Work and Work Incentives Improvement Act (TWWIIA) Basic Eligibility Group)</i>	No income limit	N/A	No asset limit	N/A	16-64	No premium	No

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Idaho <u>Medicaid for Workers with Disabilities</u>	Countable income at or below 500% FPL	Countable income at or below 500% FPL	\$10,000	\$15,000	16-64	Between 0-133% FPL = No premium Between 133-250% FPL = \$10 Premium Between 250-500% FPL = \$10-\$200 (individual) and \$10-\$270 (couple) depending on income	No
Illinois <u>Health Benefits for Workers with Disabilities (HBWD)</u>	Countable income up to \$4,393	Countable income up to \$5,962	\$25,000 Medical savings and retirement accounts are excluded	\$25,000	16-64	Premium is based on income See <u>HBWD Premium Chart</u>	If due to medical reasons: coverage for up to 90 days with physician's statement If employment stops for any other reason, coverage continues for 30 days after employment ends

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Indiana <u>MEDWorks</u>	Employed and earning at or below 350% FPL	Spouse income is not counted in the initial eligibility determination but is counted for premium calculation.	\$2,000 Retirement, and approved Independence and Self-Sufficiency accounts with no more than \$20,000 are excluded for the purpose of eligibility.	\$3,000	16-64	MEDWorks members whose income is between 101% and 149% FPL do not have a premium 150-175% FPL = \$48 individual/ \$65 married 176-200% FPL = \$69 individual/ \$93 married 201-250% FPL = \$107 individual/ \$145 married 251-300% FPL = \$134 individual/ \$182 married 301-350 FPL = \$161 individual/ \$218 married >351 FPL = N/A individual/ \$254 married	Up to 60 days for loss of employment for involuntary reasons, after which individual must meet conditions for maintaining an attachment to the workforce listed in <u>Indiana Code (IC 12-15-41-6)</u> and meets all other income and asset limits.

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Iowa <u>Medicaid for Employed People with Disabilities (MEPD)</u>	<u>Net income</u> less than 250% FPL	Net family income less than 250% FPL	Countable assets under \$12,000	Countable assets under \$24,000	64 and under	No premium if gross monthly income is at or below 150% FPL >150% = \$43 > 165% = \$59 >180% = \$70 >200% = \$82 >200% = \$82 >225% = \$97 >250% = \$113 >300% = \$141 >350% = \$171 >400% = \$202 >450% = \$233 >550% = \$291 >650% = \$351 >750% = \$413 >850% = \$488 >1000% = \$586 >1150% = \$685 >1300% = \$790 >1480%+ = \$913 <u>Premium Chart</u>	Individual can write a letter of intent stating that they plan to find another job within the next 6 months to maintain eligibility for MEPD

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Kansas <u>Working Healthy</u>	Countable income less than 300% FPL Not be receiving HCBS	Countable income less than 300% FPL	Less than \$15,000	Less than \$15,000	16-64	No premium if income is under 100% FPL Individual: \$2935.01–3261= \$124 \$3261.01–3587= \$138 \$3587.01–3913= \$152 2-3 Person Household: \$3966.01–4407 = \$168 \$4407.01–4847 = \$186 \$4847.01–5288 = \$205 \$5288–\$6663 = \$205	Individual may remain eligible for a period up to 4 months following the month in which employment ended if they intend to return to work
Kentucky <u>Medicaid Works</u>	Gross earned and unearned income up to 250% FPL. Unearned income less than the SSI FBR standard plus (\$994 in 2026) \$20 per month Countable earned income less than 250% FPL	Up to 250% FPL.	\$5,000	\$10,000	16-64	No premium	If individual quits or loses employment, but plans to return to work, eligibility can continue for up to 6 months

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Louisiana <u>Medicaid Purchase Plan (PPP)</u>	Countable income up to \$2,660	Up to \$3,607	Countable resources less than \$25,000 <u>See countable resource guidance</u>	Countable resources less than \$25,000 <u>See countable resource guidance</u>	16-64	Monthly premium if earnings exceed 150% FPL >151% - <200% FPL = \$131.00	No
Maine <u>MaineCare for Working People with Disabilities</u>	Countable income up to 250% FPL Unearned income less than \$1,305/month and countable income (one half of earned income plus all unearned income) less than \$3,261	Countable income up to 250% FPL Unearned income less than \$1,763/month and countable income (one half of earned income plus all unearned income) less than \$4,407	\$8,000 Up to \$8,000 of savings may be excluded any amount over the excluded amount is counted toward asset limit	\$12,000 Up to \$12,000 of savings may be excluded any amount over the excluded amount is counted toward asset limit	64 and under	No cost until income is over \$1,957 individual/ \$2,644 couple Above that, premiums are \$10-\$20/month	

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Maryland <u><i>Employed Individuals with Disabilities</i></u>	No limit	No limit	Less than \$10,000 Independence accounts are excluded (full list of exclusions under FAQs at https://health.maryland.gov/mmcp/eid/Pages/Home.aspx)	Resources that are only the spouse's do not count. Only joint assets count toward \$10,000 limit	16-64	Less than 100% FPL = \$0 100-200% FPL = \$25 200-250% FPL = \$40 250-300% FPL = \$55 300-450% = 4% of monthly countable income 450-600% = 5% of monthly countable income 600%+ = 7.5% of monthly countable income	6-month grace period within one calendar year upon request (not automatic)

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Massachusetts <u>MassHealth</u> <u>CommonHealth</u>	No income limit	N/A	No limit	No limit	18 and older	No premium under 150% FPL; Above 150% FPL – Start at \$15, Add \$5 for each additional 10% FPL until 200% FPL (\$15 -\$35) Above 200% FPL - Start at \$40, Add \$8 for each additional 10% FPL until 400% FPL (\$40-\$192) Above 400% FPL- Start at \$202, Add \$10 for each additional 10% FPL until 600% FPL (\$202 - \$392) Above 600% FPL- Start at \$404, Add \$12 for each additional 10% FPL until 800% FPL (\$404 - \$632) Above 800% FPL - Start at \$646, Add \$14 for each additional 10% FPL until 1,000% FPL (\$646 – \$912) Above 1,000% FPL - Start at \$928, Add \$16 for each additional 10% FPL (\$928 + greater)	An enrollee may remain on the eligible if there's an interruption in work up to 90 days after which they may apply for eligibility to another Medicaid group.

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Michigan <u><i>Freedom to Work</i></u>	Countable Income less than 250% FPL Once enrolled, unearned income must stay below \$3,260/month. No limit on earned income	N/A	Less than \$9,660 at the time of application (Note: the asset limit for initial eligibility is set to the Medicare Savings Program asset limit for the year) Up to \$75,000 after enrollment	Less than \$14,470 at the time of application Up to \$75,000 after enrollment Jointly owned assets are considered to belong to the initial person	16-64	Sliding scale. Earned income is used to determine premium. No premium for individuals with income less than 138% FPL 138% - \$75,000 = 2.5% income	An enrollee may have temporary breaks in employment up to 24 months if the break is the result of an involuntary layoff or is determined to be medically necessary and retain Freedom To Work eligibility.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Minnesota <u><i>Medical Assistance for Employed Persons with Disabilities (MA-EPD)</i></u>	Earning more than \$65/month. No income limit	No income limit	No limit	No limit	18+	Determined by countable income and family size. Minimum premium amount is \$35/month For individuals with income at or below 300% FPL a sliding scale determines the premium amount If income is greater than 300% FPL, the premium is 7.5% of gross income For individuals that receive unearned income, an additional fee of 0.5% of unearned income is applied <u>Source</u>	Up to 4 months while looking for another job if job loss was no fault of the individual's or due to medical condition

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Mississippi <u>Working Disabled</u>	Gross earned income below 250% FPL and unearned income up to 135% FPL	Spouse's income is considered and unearned income limit for individual and spouse is set at 135% FPL.	\$24,000	\$26,000	No age limit	No premium if earning less than 150% PFL for an individual or couple For individuals/couples earning 150% FPL or more, the premium is equal to 5% of countable earnings	
Missouri <u>Ticket to Work Health Assurance Program</u>	Countable income does not exceed 250% FPL Disabled worker's earned income between 250 & 300% FPL is excluded from FPL calculation.	Countable income less than 250% FPL \$50,000/yr \$4,166.77/mo. of non-disabled spouse's earned income is excluded	\$6,069	\$12,138	16-64	No premium if income is below 100% FPL Premiums range from \$52-\$196 for single individuals, \$71-\$264 for married couples	Under due process, individual would be covered for at least 1-2 months before they would be changed to another Medicaid category (potentially with Medicaid with a spend down). This gives some time to find other employment

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Montana <u><i>Medicaid for Workers with Disabilities (MWD) program</i></u>	Countable income at or below 250% FPL	N/A	\$15,000	\$30,000	16+	Up to 100% FPL \$35 101-150% FPL \$67 151-200% FPL \$100 201-250% FPL \$135	No
Nebraska <u><i>Medicaid Insurance for Workers with Disabilities (MIWD) program</i></u>	Countable earned and unearned income is 101%, up to 250% FPL	Countable earned and unearned income of the applicant/enrollee and spouse is 101% up to 250% FPL	\$4,000	\$6,000	16-64	MIWD Participants who earn more than 200% FPL but less than 250% must pay a <u>premium</u> in order to receive coverage.	No

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Nevada <u>Health Insurance for Work Advancement (HIWA)</u>	Total earned and unearned income up to 250% FPL Maximum unearned income limit is \$699 <u>See Medicaid Manual for further detail</u>	N/A	\$15,000	N/A	16-64	If countable income is above 200% FPL, individual is required to pay monthly premium ranging from 5% to 7.5% of their income	Individual losing employment through no fault of their own, remains eligible for three (3) additional months provided monthly premiums continue to be paid
New Hampshire <u>Medicaid for Employed Adults with Disabilities (MEAD)</u> <u>Medicaid for Employed Older Adults with Disabilities (MOAD)</u>	Countable income up to 450% of FPL SSI is not counted as income when determining MEAD or MOAD eligibility	Countable income up to 450% of FPL	\$37,789	\$56,681	MEAD 18-64 MOAD 65+	The amount of a <u>premium</u> charged to a recipient shall not exceed 7.5 % of the recipient's net income, and spouse's net income if residing together, with combined net income of less than or equal to 450% of the federal poverty level (FPL) .	6-month grace period to remain in MEAD or MOAD if individual meets criteria Additional 6-month extension period may be granted if individual meets criteria

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
New Jersey <u><i>NJ WorkAbility Program</i></u>	No limit	N/A	No limit	No limit	16+	Countable income up to 250% FPL pays no premium. If countable income is higher than 250% FPL, <u>premium</u> is required based on income tiers.	<u>WorkAbility Bill, NJ S3455</u> , enacted in 2023 allows continued coverage for one year after job loss
New Mexico <u><i>Working Disabled Individuals (WDI)</i></u>	Countable earned income up to 250% FPL Countable unearned income below SSI Federal Benefit Rate plus \$20	Countable earned income up to 250% FPL	\$10,000	\$15,000	No age limit	No premium	No

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
New York <u>Medicaid Buy-In program for Working People with Disabilities (MBI-WPD)</u>	Countable income up to 250% FPL If the only income is earned income, gross income may be as high as \$79,384	Countable income up to 250% FPL	\$33,038	\$44,796	16-64	No premium (Current moratorium on premiums)	Up to 6-month grace period if: For medical reasons, individual is unable to continue working. Medical verification required. Through no fault of individual, job loss occurs (layoff, etc.). Verification required that individual is reasonably expected to return to work if temporary layoff, or that individual is actively seeking new employment.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
North Carolina <u>Health Coverage for Workers with Disabilities (HCWD)</u>	Unearned income cannot exceed 150% FPL No limit on earned income. However, if countable income above 150% FPL, individual must pay an annual \$50 enrollment fee.	N/A	\$31,584	\$31,584	16-64	Individuals with countable income above 200% FPL must pay an annual \$50 enrollment fee <u>and</u> a monthly premium. Monthly premiums start at \$196 and increase with income range until income exceeds 450% FPL, at which point a full premium is due which changes yearly.	Up to 12 months if individual becomes unemployed for reasons beyond their control, including health reasons, and maintains <u>connection to the workforce</u>: - Register with Employment Security Commission for employment services; - Register with a temporary employment agency; - Employer considers individual on short-term disability even if not receiving a benefit; OR - Be on sick leave

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
North Dakota <u>Workers with Disabilities Medicaid Coverage</u>	Countable income up to 225% FPL	Spouse's earned income (net pay) is included when making eligibility determination After spouse's net income is added to individual's countable income, it is compared to 225% FPL for a 2-person household	\$13,000	\$16,000	16-64	Individuals must pay a one-time \$100 enrollment fee Qualifying individuals pay a monthly premium equal to five percent of their countable income	If individual stops working and is not unemployed for more than one (1) month before finding a new job, they will remain eligible. If individual is out of work due to illness/injury but plans to return to work, they will remain eligible. If it's expected to last longer than 3 months, they need note from doctor explaining when they will likely be able to return to work

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Ohio <u>Medicaid Buy-In for Workers with Disabilities (MBIWD)</u>	Countable income at or below 250% FPL If countable income exceeds 250% FPL, an additional annual amount up to \$20,000 earned income shall be excluded to determine eligibility. See applicable <u>Ohio Administrative Code</u> .	N/A	\$15,210	N/A	16+	No premium.	Individuals who lose their job will have up to six months of MBI/MWD coverage if they meet certain conditions
Oklahoma <u>No MBI/MWD eligibility group</u>	N/A	N/A	N/A	N/A	N/A	N/A	N/A

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Oregon <u>Employed Persons with Disabilities (EPD)</u>	Countable income is at or below 250% FPL Unearned income is excluded for determining eligibility	N/A	\$5000	N/A	18+	\$0 - \$150/month based on countable earned <u>and</u> unearned income While SSI methodology is used to determine countable income for eligibility that calculation which includes deductions/exclusions are not used for premium calculation/participation fees Monthly premium for countable earned + unearned income is: Under \$978 \$0 \$978 - \$1,303.99 \$50 \$1,304-\$3,261.99 = \$100 \$3,261 and above \$150	Continuing Eligibility (CE) period of at least one year when an individual's employment has paused or been terminated

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Pennsylvania <u>Medical Assistance for Workers with Disabilities (MAWD)</u>	Countable income up to 250% FPL If countable income increases above 250% FPL and is at or below 600% FPL, and individual has received MAWD for at least the past 12 months, they may continue to be eligible for MAWD in the Workers with Job Success program	Countable income below 250% FPL Spousal income is counted unless the spouse is receiving HCBS or is eligible for HCBS under the Special Income Limit (300 % FPL)	\$10,000	\$10,000	16-64	Monthly premium of 5% of monthly net income after allowable deductions for coverage If individual receives MAWD in the Workers with Job Success program, required to pay a monthly premium of 7.5% of their monthly net income after allowable deductions or the \$948.00 full cost monthly premium	If individual loses job or needs to take medical leave, they can maintain coverage and get a good cause exception for 2 months During the 2-month exception, individual does not have to pay monthly premium

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Rhode Island <u><i>Ticket to Work (TTW) Medicaid for the Working Disabled Program</i></u> <u><i>Sherlock Plan</i></u>	<u>TTW</u> No income limit	<u>TTW</u> No income limit	<u>TTW</u> No asset limit	<u>TTW</u> No asset limit	<u>TTW</u> 16-64	Monthly premiums for TTW and Sherlock Plan are based on income: Income Monthly; Premium; 0 - <150% FPL \$0 150 - <185%FPL \$61 185 - <200%FPL \$77 200 - <250%FPL \$92 The premiums (above) for both plans are the same for people with income levels under 250% FPL. Additional premium levels for TTW are: Income Monthly Premium 250 - <300%FPL \$110 300 - <350%FPL \$130 350 - <400%FPL \$150 400 - <450%FPL \$170 450 - <500%FPL \$190 500 - <550%FPL \$210 Premiums continue to incrementally increase to 900%+ FPL with a \$370 maximum monthly premium	Coverage continues for up to 4 months after loss of employment due to a medical condition If loss of employment is not due to a medical condition, individual may continue to be eligible for up to 4 months, but must pay a monthly premium equal to their monthly-earned income in excess of the medically needy income limit
	<u>Sherlock Plan</u> Countable income no greater than 250% FPL	<u>Sherlock Plan</u> Countable income (using SSI calculation methodology) no greater than 250% FPL	<u>Sherlock Plan</u> Countable assets no greater than \$10,000	<u>Sherlock Plan</u> Countable assets no greater than \$20,000	<u>Sherlock Plan</u> 65+		

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
South Carolina <u>Working Disabled Program</u>	<u>Step 1:</u> Countable family income up to 250% FPL for a family of that size <u>Step 2:</u> If individual's family meets income requirement of up to 250% FPL, the individual's unearned income (if there is any) must be equal to or less than 100% FPL	Countable income no greater than 250% FPL	\$9,660	N/A	64 and under	No premium	Individuals have 10 days to report changes in income. At that time, their Medicaid category will be reassessed
South Dakota <u>Medicaid for Workers with Disabilities (MAWD) program</u>	Total countable income must be below 250% FPL Monthly countable unearned income must be less than the SSI Federal Benefit Rate (plus \$20)	N/A	\$8,000	N/A	No age limit	No premium	If individual loses their job, they have a grace period of up to 3 months to find employment to stay in the program and maintain coverage

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Tennessee <i>No MBI/MWD program</i>	N/A <u>State legislation</u> to implement program passed in May 2024. Waiver proposal submitted to CMS is still under review and awaiting federal approval	N/A	N/A	N/A	N/A	N/A	N/A

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Texas <u>Medicaid Buy-In Program</u>	Countable earned income up to 250% FPL Unearned income is not considered	N/A	\$2,000	N/A	No age limit	<u>MBI Monthly Premium</u> Countable unearned income minus (-) SSI Federal Benefit Rate of \$967 plus (+) earned income premium Methodology: <u>Unearned Income Premium</u> Countable Unearned Income Minus (-) SSI FBR \$967 (2026) <u>Earned Income Premium</u> Earned Income Premium 0 - <150% FPL \$0 >150 - 185%FPL \$20 >185 - 200%FPL \$25 >200 - 250%FPL \$30 >250%FPL \$40 Maximum monthly premium is \$500. If the unearned income premium plus earned income premium equals or exceeds \$500, then the total monthly premium remains at \$500	No

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Utah <u>Medicaid Work Incentive (MCI) Premium</u>	Countable household income must not exceed 250% FPL Countable income includes all unearned income, plus about half of your earned income	Countable household income must not exceed 250% FPL	\$15,000	\$15,000	No age limit	If countable household income is above 100% FPL Monthly premium will be between 5-15% of countable income	No
Vermont <u>Medicaid for Working People with Disabilities (MWPD)</u>	Countable income up to 250% FPL	Countable income (using SSI calculation methodology) up to 250% FPL	\$10,000	\$15,000	No age limit	No premium	No

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Virginia <u>Medicaid Works</u>	At application and enrollment is available to current and new Medicaid enrollees who are blind or disabled, have total countable income of no more than \$1,801. After enrollment enrollees may earn up to \$75,000. To enroll, applicants must first establish a Work Incentive (WIN) account at a bank or other financial institution (this is not a special account and can be a regular checking or savings account) There are no restrictions on use of funds in WIN account(s) so they may be used as needed	Total countable income of no more than \$2,434 per month at enrollment.	\$2,000 at enrollment \$59,755 after enrollment	\$3,000 at enrollment	16-64	No premium	Good cause exceptions and safety net components of the program include allowing enrollees who are unable to maintain employment due to illness or unavoidable job loss to remain in the program as unemployed for up to six months with the continued payment of any required monthly premiums.

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Washington <u>Healthcare for Workers with Disabilities (HWD)</u>	No limits	N/A	No limits	N/A	16+	Monthly premium based on a sliding scale. <u>Program formula</u> used to calculate countable earned/unearned income which is compared 7.5% of individual's total monthly income. Premium is whichever is lesser of the two calculations.	If individual experiences job loss due to involuntary dismissal or health crisis, coverage continues through the original twelve months of eligibility; the monthly premium must continue to be paid during this time

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
West Virginia <u>Medicaid Work Incentive (M-WIN)</u>	Countable income up to 250% FPL See specifics in <u>WV legislative code</u> Coverage begins a month after the \$50 enrollment fee is paid	N/A	\$5000	\$10,000	16-64	Monthly premium varies based on the individual's monthly gross income Minimum premium is \$15/month and maximum monthly premium is no more than 3.5% of individual's gross monthly income	If individual is unable to maintain employment for involuntary reasons, including temporary leave due to health problem or involuntary termination, continued coverage for up to six (6) months if <u>specific requirements</u> are met, such as maintaining connection to the workforce

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Wisconsin <u>Medicaid Purchase Plan (MAPP)</u>	Countable income up to 250% FPL includes earned and unearned income. See WI's Medicaid Eligibility Manual for details on counting methodology Also available is Health and Employment Counseling (HEC) – a nine-month, pre-employment program for people with disabilities who are not working but want to enroll or stay enrolled in MAPP. Individuals may be eligible if they are not currently working but are looking for work. They may enroll in HEC twice in a five-year period; there must be at least six months between end of first and start of second enrollment	Countable income of 250% FPL includes earned and unearned income.	\$15,000	N/A Assets of spouse are not counted	18+	Premiums are based only on individual's income before taxes and other deductions, and not income of others in household Monthly premium if total gross monthly income is above 100% FPL Premiums are on a sliding scale, depending on the individual's income, and start at \$25 per month. See WI's Medicaid Eligibility Manual for details	If individual has been in MAPP for at least six months, they may apply for a work exemption for up to six months due to physical or mental illness that prevents them from working Individual must expect to return to their work activity or a Health and Employment Counseling program within the next six months They cannot have been exempted from the work requirement for more than 12 months in the last 36 months

The [LEAD Center](#) is led by [National Disability Institute](#). This grant is fully funded by the United States Department of Labor, Office of Disability Employment Policy in the amount of \$8 million under Grant Number: OD-38977-22-75-4-11. This item does not necessarily reflect the views or policies of the U.S. Department of Labor, nor does mention of trade names, commercial products, or organizations imply endorsement by the U.S. Government.

State	Income Eligibility Individual	Income Eligibility Couple	Asset Limit Individual	Asset Limit Couple	Age Limit	Premium Structure	Grace Period / Continuous Coverage
Wyoming <u>Employed Individuals with Disabilities</u>	Income at or below 300% of the Federal Benefit Rate (FBR) <u>Income Standard</u> (\$994 in 2026) Earned income is exempt in eligibility determination. Allows a \$50 deduction from monthly unearned income	N/A	No limit	No limit	16-64	Monthly premium based on earned and unearned income 7.5% of monthly income	No - if the individual becomes unemployed, they lose program coverage on the first day of the next month