

Medicaid Works: Virginia's Medicaid Work Incentive Program for Disabled Individuals

What is Medicaid Works?

Medicaid Works is a program that offers individuals with a disability who are employed, or who want to go to work, the ability to earn more income and save more of their earnings than otherwise allowed by Medicaid rules. Medicaid Works allows people to keep their health coverage from Virginia Medicaid while they work and gain greater independence.

How to Qualify for Medicaid Works

Medicaid Works is available to new and current Medicaid members. In order to be eligible, applicants must:

- ✓ Have countable income that is below the limit for Aged, Blind, and Disabled individuals
- ✓ Have countable resources of no more than \$2,000 if single and \$3,000 for a couple. Resources are things like checking and savings accounts, retirement plans, and countable personal property, such as a car.
- ✓ Be at least 16 years of age and less than 65 years of age
- ✓ Be employed or have a letter from an employer stating when the employment will begin
- ✓ Live in Virginia and be a citizen, U.S. national, or a qualified non-citizen
- ✓ Be disabled or blind

How to Enroll in Medicaid Works

To enroll in Medicaid Works applicants must first establish a bank account for their income. This can be a checking account or a savings account. In the Medicaid Works program, this account is called a Work Incentive or WIN account. Only income earned through employment can be deposited into this account. The WIN account is used to deposit all earned income and keep any savings above \$2,000 in order to remain eligible for Medicaid. In addition to the designated checking or savings WIN account described above, certain IRS-approved accounts can be designated as WIN accounts. These accounts include retirement accounts, medical savings accounts, medical reimbursement accounts, and education accounts.

In the Medicaid Works program, members can earn up to \$75,000 per year and can have savings in their WIN account of up to \$41,399.

How to Continue Enrollment in Medicaid Works

In order to remain enrolled in Medicaid Works, members must:

- ✓ Continue to be disabled or blind and under the age of 65
- ✓ Not earn more income or have more savings than allowed by the Medicaid Works program
- ✓ Not receive unearned income (like Social Security) greater than 80% of the Federal Poverty Level

Special rules apply for individuals who are unable to keep employment. These rules are called a "safety net" and allow the member to remain in Medicaid Works for up to six months.

Requirements Summary

People approved to participate in Medicaid Works must meet the following requirements:

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| Maximum Earned Income | \$75,000 |
| Maximum Unearned Income | No more than 80% of the Federal Poverty Level |
| Maximum Savings in WIN Account | \$41,399 |
| Age Limits & Disability | At least 16, but under 65 years of age; must remain disabled or blind |

For more information about Medicaid Works, including the Medicaid Works Guide and Agreement, visit <http://dmas.virginia.gov/#/medicaidworks> or contact your local department of social services.