

# **Florida Medicaid Working People with Disabilities**

## **Frequently Asked Questions**

1. **Question:** What was the purpose of the “Working People with Disabilities” legislation?

**Answer:** The 2019 Working People with Disabilities legislation allows individuals enrolled in certain Medicaid home and community-based services waiver programs to have increased income and asset limits while continuing to be enrolled in Medicaid. The legislation increases the Medicaid monthly income limit up to 550% of the Federal Benefit Rate (FBR) for individuals with earned income through paid employment. Cash assets can be up to the amount of \$13,000 for a single individual and \$24,000 for a couple. In addition, the program allows participants to have a retirement account recognized by the Internal Revenue Service.

2. **Question:** Who can qualify for the program?

**Answer:** People in Medicaid can qualify if:

- They are enrolled in the Developmental Disabilities Individual Budgeting (iBudget) Waiver, the Long-Term Care Waiver, the Familial Dysautonomia Waiver, or the Model Waiver; and,
- Their income and assets come from earned income through paid employment.

3. **Question:** When was the program implemented?

**Answer:** The program was approved by the federal Centers for Medicare & Medicaid Services on April 2, 2020 with an effective date of January 1, 2020.

4. **Question:** What is the difference in the amount of money that can be earned by an individual in one of the included waivers?

**Answer:** Prior to this change, individuals in the included waivers had a monthly income limit of 300% of the FBR. In 2021, that equals a monthly income limit of \$2,382 for an individual or \$4,764 for a couple. The update allows for a 2021 monthly income limit of \$4,367 for an individual or \$8,734 for a couple.

5. **Question:** What is the difference in the amount of assets allowed for an individual to have in one of the included waivers?

**Answer:** Prior to this change, individuals in the included waivers had an asset limit of \$2,000 for an individual or \$3,000 for a couple. The update allows for an asset limit of \$13,000 for an individual or \$24,000 for a couple.

6. **Question:** What do I need to do to have access to these increased income and asset limits?

**Answer:** Individuals enrolled in the included waivers who receive Supplemental Security Income (SSI) should report changes in employment and/or increased earnings to

the Social Security Administration (SSA) through the standard reporting process. Individuals may call the SSA at (800) 772-1213 or visit [www.ssa.gov](http://www.ssa.gov).

Individuals enrolled in the included waivers who do not receive SSI should report changes in employment and/or increased earnings to DCF through the standard reporting process. Individuals may call DCF at (850) 300-4323 or visit <https://www.myflorida.com/accessflorida/>.

Individuals applying for coverage under one of the included waivers can apply online at <https://www.myflorida.com/accessflorida/>. They should be sure to indicate they are interested in applying for services under a waiver program. There is no special application for coverage under Working People with Disabilities.

7. **Question:** What happens if my increased earnings disqualify me for SSI? Will I lose my Medicaid and waiver services?

**Answer:** If you lose SSI based on increased earnings, DCF will receive this information in a termination file from the SSA. DCF reviews the income and assets of the people listed on the file to determine if their Medicaid can continue. As long as your monthly income is under 550% of the FBR and cash assets are under \$13,000 for a single individual or \$24,000 for a couple, you will be able to retain your Medicaid and waiver services.