

What is Medicaid?

Medicaid is a program for New Yorkers who can't afford to pay for medical care.

How do I know if I qualify for Medicaid?

You may be covered by Medicaid if:

- * You have high medical bills.
- * You receive Supplemental Security Income (SSI).
- * You meet certain income, resource, age, or disability requirements.

How do I apply for Medicaid?

You can apply for Medicaid in any one of the following ways: Write, phone, or go to your [local department of social services](#).

In New York City, contact the [Human Resources Administration](#) by calling (718) 557-1399. Residents of the five boroughs of New York City may call toll free at 1-877-472-8411.

Pregnant women and children can apply at many clinics, hospitals, and Prenatal Care Assistance Program (PCAP) offices. Call your local department of social services to find out where you can apply.

If you are in a facility operated by the [New York State Office of Mental Health](#), contact the patient resource office.

If you are in a facility certified by the [New York State Office of Mental Retardation and Developmental Disabilities](#), contact the revenue and reimbursement office.

NYS Medicaid Buy-in Program

New York State began implementing its Medicaid Buy-in Program for Working People with Disabilities on July 1, 2003.

This groundbreaking program offers working people with disabilities the opportunity to keep health care coverage through Medicaid while earning more income and keeping more resources than ever before.

Be a part of a community that is dedicated to ensure that every New Yorker with a psychiatric disability, who wants to work, is fully informed and supported to do so, without losing critical health care coverage!

The Need For A Medicaid Buy-In Program

The Medicaid Buy-In program is designed to help those disabled persons who are not eligible for traditional Medicaid because their earnings or resources surpass the limits under SSI's §1619(b) program. Recall that §1619(a) of the Social Security Act allows an individual to continue to receive SSI even when earned income exceeds the substantial gainful activity (SGA) level. In New York, the 2003 income limit for §1619(b) is \$34,136 in wages per year. The income limit can be higher if medical expenses are high enough. Other rules governing unearned income and resources also apply.

The reality facing many of these disabled persons is that too often they are unable to obtain health insurance in the private sector that provides coverage for the services and supports that enable them to live independently and enter, remain in, or rejoin the workforce. Thus, there is a need to supplement private insurance or rely on Medicaid for necessary services and supports. For many individual SSDI and SSI recipients, the risk of losing Medicare and Medicaid coverage that is linked to their cash benefits is a risk that is an equal or greater work disincentive than the loss of cash benefits associated with working.

Congress included a Medicaid Buy-In option in §4733 of the Balanced Budget Act of 1997 and when it enacted the Ticket to Work and Work Incentives Improvement Act (TWWIIA). By authorizing states to offer Medicaid Buy-In programs, these landmark pieces of legislation opened a window of opportunity for states to develop comprehensive work incentive initiatives that encourage people with disabilities to work or increase their level of work, thereby reducing or eliminating their dependency on cash assistance programs.

New York's Medicaid Buy-In Program

New York is the 27th state to implement the Medicaid Buy-In program. New York's program is quite unique as it will establish two eligibility groups: the Basic Coverage Group and the Medical Improvement Group.

The Basic Coverage Group

To be eligible for the Basic Coverage Group, an individual must have a disability that meets the medical criteria established by the Social Security Administration (SSA) but have too much income to qualify for SSI. In addition to the usual Medicaid rules, the specific requirements are:

- * Disability—Certified disabled by SSA (SGA step eliminated)
- * Age—Be at least 16 but not yet 65 years of age
- * Work—Be engaged in paid work (includes part-time and full-time work)
- * Income—Have a gross income that may be as high as \$46,170 for an individual and \$61,870 for a couple (as of January 1, 2003)
- * Resources—Have non-exempt resources that do not exceed \$10,000