

Fast Facts

MEDICAID BUY-IN

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What is the Medicaid Buy-In Option?

Federal law gives states the option of providing Medicaid health insurance coverage to working individuals with disabilities who do not qualify for Medicaid under existing income and asset rules. With the Buy-In, a person pays a premium for coverage; the size of the premium is based on the amount of the person's income. Currently, Ohio does not offer this option.

Why Does Ohio need MBI?

People with disabilities often are discouraged from working because increasing their earnings makes them ineligible for Medicaid and the coverage they need for acute and long-term support services.

In order to keep their Medicaid eligibility, these people may stop working or reduce their work hours because they cannot afford to pay for all their medical services.

Having a Medicaid Buy-In program in Ohio will reduce the unemployment rate among people with disabilities.

Who would be eligible?

People with disabilities between the ages of 16 and 64 who meet the disability definition for Supplemental Security Income except that their income is too high would be eligible. Ohio could adjust the asset and income limits to determine how many people would benefit from this option.

In addition, Ohioans with disabilities whose medical conditions have improved, but who still have severe medical impairments, also could be eligible.

What Would Ohio's Plan Look Like?

Senate Bill 369 and House Bill 664 would increase the maximum income levels for eligible Ohioans who are on Medicaid, and who are working, to 250 percent of poverty—excluding the first \$20,000 of earned income. MBI would permit a person to have a total income of up to \$44,500 per year and still retain Medicaid coverage.

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Action to Date

Thirty-four states have adopted a Medicaid Buy-In option, providing a track record of its benefits.

The Ohio DD Council has completed preliminary studies of the cost to implement a Medicaid Buy-In plan.

Nine state senators and 28 state representatives have already indicated their support of Medicaid Buy-In by signing on as co-sponsors to Senate Bill 369 and House Bill 664.

For more information, contact:



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The bills would also increase the Medicaid asset limit from \$1,500 to \$10,00 for eligible Ohioans with disabilities who are working.

Both bills also state that premiums will not be charged until the total income is more than 150 percent of the federal poverty level.

How Much Will MBI Cost?

Preliminary studies indicate that more than 7,000 Ohioans with disabilities would participate in the Medicaid Buy-In program. Based on those participation rates, Medicaid Buy-In is expected to cost between \$14 million to \$22 million.

The bills' sponsors, State Senator Steve Stivers and State Representative Jon Peterson, have both said they believe in the long term, the MBI program would pay for itself through offset increases in income tax revenues, sales tax revenues and other tax revenues payable by individuals with disabilities who have more disposable income under the program.

What Can You Do?

Will the Medicaid Buy-In program effect you or someone you know? If you would like to learn more about the MBI legislation, the Ohio DD Council supports Public Policy Change sites located across the state of Ohio to help educate individuals with disabilities and their family members about public policy matters. These sites can also assist you in contacting your state legislator regarding Medicaid Buy-In legislation in Ohio.

More information can also be obtained online at www.ddc.ohio.gov.

Is there a Public Policy Change Site in your area?

Akron/Canton Area:
Arc of Summit & Portage Counties
Contact: Leigh Belvedere
Phone: (330) 836-5863
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Athens/Marietta Area:
HAVAR Inc.
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11/08/06