

Medicaid Buy-In Programs: Working Adults with Disabilities

The Medicaid Buy-In Program for Working Adults with Disabilities will allow adults who earn too much income – or have too many resources – to qualify for Regular Medicaid to receive Medicaid by paying a monthly premium based on their income.

Who will be eligible for the Buy-In for Working Adults with Disabilities?

- Adults at least age 16 but less than 65 years of age, who are employed and have a qualifying disability, may be eligible.

How will disability be determined?

- To be eligible for this program, applicants must have a valid disability determination.

Disability determination for the Medicaid Buy-In program excludes individual's level of earnings, resources or Substantial Gainful Activity (SGA), but otherwise uses the same criteria as the Social Security Administration (SSA).

Will there be an income or resource limit for this program?

- There is no resource limit for this program.
- There is an income limit of 450% of the Federal Poverty Limit (FPL) for this program. Some deductions will be applied to client's income before determining their FPL. About half of earned income is disregarded for this program.

What will the benefits be?

- Clients enrolled in this program will receive Medicaid benefits which include – but are not limited to – office visits, hospitalizations, x-rays, home health services, durable medical equipment and prescription medications.

When will this program become available?

- This program will be available for application and enrollment beginning on March 1, 2012.

How can I provide input or ask a question regarding this program?

- Email BuyIn@hcpf.state.co.us

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