

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 4 and House Bill 106 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. Medicaid Buy-In would permit a person to have a total income of up to \$45,525 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.

Senate Bill 4, the newest MBI legislation, was passed 33-0 by the Ohio Senate on March 13, 2007. The bill is now pending in the House Finance and Appropriations Committee.

Governor Ted Strickland included a Medicaid Buy-In proposal in his state budget. The budget bill language does NOT match the language in Senate Bill 4 for a MBI program in Ohio.

For more information, contact:



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The bills would also increase the Medicaid asset limit from \$1,500 to \$10,000 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 affect 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.

More importantly, legislators need to know how Medicaid Buy-In would impact the lives of people with disabilities who want to work, but cannot for fear of losing the only health care coverage that meets their needs.

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

Is there a DD Council Center for Public Policy in your area?

DD Council Centers for Public Policy are resource centers for advocates and policy makers to learn more about the issues and how people view them.

Athens/Marietta Area:
HAVAR Inc.
Contact: Scott Dennis
Phone: (740) 594-3533
E-mail: scott@havar.org

Cincinnati Area:
Arc of Hamilton County
Contact: Tom Eamoe
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Cleveland Area:
LEAP (Linking Employment, Ability and Potential)
Contact: Deborah Nebel
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Columbus Area:
The Arc of Ohio
Contact: Marie Crawford
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DD Council also has a grant dedicated entirely to advocacy for Medicaid Buy-In. To learn more, contact:

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