



Medicaid for Workers with Disabilities

The Medicaid for Workers with Disabilities program has thus far been a very successful program since it was launched on July 1, 2010. In its first six months, there were 255 individuals with disabilities working and enrolled in the program who had paid over \$59,000 in monthly premiums, \$15,461 in the month of December alone. This amount is nearly 50% of the entire \$128,640 general fund monies budgeted to administer the program for the biennium

The Medicaid for Workers with Disabilities program is important and has been wildly successful at enabling individuals with disabilities to obtain or increase their employment opportunities without fear of losing their health insurance coverage under the Medicaid program.

The fear of losing Medicaid coverage is one of the primary reasons many adults with disabilities are hesitant to start or return to work. Many people with disabilities cannot risk losing the benefits that provide them with the services, supports and medical care they need to live on a daily basis.

Through the MMWD program, people with disabilities are able continue to participate in the Medicaid program by paying affordable premiums -- similar to purchasing private health insurance -- while they are employed.

Total Agency Impact	General Fund Total	
FY 2012	\$114,121	\$38,584
FY 2013	\$262,863	\$90,056

PL- 11003 - Medicaid Benefits - For Workers w/ Disabilities Caseload -

This decision package requests \$376,984 over the biennium. The funding for the biennium is \$128,640 general fund and \$248,344 in federal funds. Federal statute authorizes states to enact a Medicaid buy-in program for workers with disabilities and allows them to set their own eligibility requirements for the buy-in programs, Montana's eligibility standards cover people to 250% of the federal poverty level. This program allows workers with disabilities, whose resources or income exceeds the limits for eligibility under existing coverage groups, to qualify for Medicaid. The program eliminates a significant barrier, which prevented people from working due to loss of comprehensive health care coverage.