Chairman Damschen, members of the Human Services Interim Committee, I am Julie Schwab, Director of Medical Services. I appear before you to present information regarding options for the Department of Human Services to allow individuals with brain injury who are working to access Medicaid services.

**Medicaid – Worker’s with Disability Program**

If an individual is interested and has the financial resources to buy-in to the Medicaid Program, they can do so through the Worker’s with Disability Program. The individual would need to be determined to be disabled by either the Social Security Administration or the Medicaid State Review team and be working at a job that if the individual wasn’t doing it, someone else would be employed doing the job the individual was hired to do. The Worker’s With Disabilities income eligibility level for one person is $2,155 per month. The amount of the premium to buy in would be 5% of the gross earned and unearned income.

I have included a [Worker’s with Disability Program Fact Sheet](#) for your reference.

If an individual wants to buy-in to Medicaid and access the Worker’s with Disability Program, but is gainfully employed, Social Security may refuse to determine them disabled based on the fact that the individual is gainfully employed. The eligibility worker at the county social
service office can then complete the Disability Incapacity form and submit that along with medical reports from the individual’s medical providers for the last 6-12 months to the Medicaid State Review Team. The State Review Team will make a medical determination of disability without regard to gainful employment.

**Medicaid - Expansion**

Coverage for Medicaid Expansion began January 1, 2014. Individuals were able to apply for the expanded coverage beginning in October 2013. The annual income for an individual to qualify for the Medicaid Expansion Group is $15,856. There is no enrollment period for Medicaid expansion. Coverage for Medicaid Expansion can include three months prior coverage, retroactive to no sooner than January 1, 2014.

I have included a Medicaid Expansion Fact Sheet for your reference.

**Federal Health Insurance Marketplace**

If an individual does not qualify for Medicaid expansion, they may research and buy health insurance through the federal government’s Health Insurance Marketplace at [www.healthcare.gov](http://www.healthcare.gov) or by calling the federal help line at 1-800-318-2596. (TTY Users Call: 1-855-889-4325).

That concludes my testimony. I would be happy to answer any questions you might have.