

What is MIWD?

The Medicaid Insurance for Workers with Disabilities (MIWD) program allows individuals with disabilities who would otherwise be eligible for Medicaid except for income continue to qualify for and receive medical coverage even if income from their job exceeds Medicaid income limits.

In 2020, legislation was passed* making changes to the program, creating two new eligibility groups. These changes will go into effect on October 1, 2021 and will bring modified standards for eligibility as well as lower premium caps. These changes will allow more individuals to qualify for and maintain Medicaid benefits through MIWD.

Current MIWD Participants

The changes participants will see are to income tests*, and the removal of the Trial Work Period (TWP) requirement. Current participants will be reviewed for eligibility in the new program and will be notified by DHHS of any changes to their case.

A notice will be sent to the beneficiary detailing the status of their eligibility in the new program. In the notice, the beneficiary will find:

- The change in state law and regulations relating to the MIWD program
- Any change to their eligibility group
- Any change to a monthly premium, if appropriate

How to qualify for MIWD Benefits

The new MIWD program will have two eligibility groups with new criteria.

Basic Coverage Group Criteria:	Medical Improvement Group Criteria:
<ul style="list-style-type: none">• Income between 101% and 250% of the Federal Poverty Level• Resources at or below \$4,000 for an individual or \$6,000 for a couple• Be at least 16, but less than 65 years old• Have earned income, including self-employment• Meet the Social Security Administration disability criteria, or be determined by the State Review Team to meet disability criteria	<ul style="list-style-type: none">• All criteria in Basic Coverage Group• Employment is defined as earning federal minimum wage <u>and</u> be employed more than 40 hours per month• Participant must have been enrolled under the Basic Coverage Group, but lost coverage due to a medically improved disability

Medically Improved Disability

A medically improved disability is defined as:

- A medically determinable severe impairment
- The impairment continues to substantially limit one's ability to work or conduct daily life activities
- The mental or physical health condition has been stabilized by assistive technology, medication, treatment, monitoring by medical professionals, or a combination of these factors, and the loss of medical services may result in a deterioration of the condition
- The loss of medical assistance could result in the participant's inability to continue in the workforce or their health problems would regress to the point where they would meet the Social Security Administration's definition of disabled