



## The Medicaid Buy-In in North Carolina

### **What Is the Buy-In?**

Under Medicaid, States may offer a “buy-in” option for workers with disabilities to make Medicaid available to those who would otherwise be ineligible for Medicaid due to an income or asset limit. In North Carolina the general income limit for Medicaid is 100% of the federal poverty level, currently \$981.00 per month (as of June 16, 2016), and the asset limit is \$2,000. The “buy-in” allows people to transition to work - and earn wages that put them over the general Medicaid income and/or asset limit - without facing the immediate loss of coverage. N.C. Gen. Stat. §108A-66.1.

### **Eligibility Criteria**

To qualify under the law, called “Health Coverage for Workers with Disabilities,” an individual must:

1. be between the ages of 16 and 64;
2. have a disability (as defined by the Social Security Administration);
3. be working (including being self employed); and
4. not exceed 150% of the federal poverty level in unearned income (e.g. SSDI, SSI, alimony)

There is no upper or lower limit to “countable income” (earned and unearned income combined). The current asset limit for the Medicaid buy-in is \$23,448.

### **Status of the “Buy-In”**

In September 2014, a judge found that the NC Department of Health and Human Services violated the N.C. Constitution when it failed to fully implement the buy-in after it was directed to do so by the General Assembly. Disability Rights NC sued and obtained a

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Preliminary Injunction in November 2013 requiring DHHS to fully implement the program. The Medicaid “buy-in” option is available to anyone who meets the eligibility criteria above. **Waiver participants (Innovations and CAP) are eligible for the buy-in on the same terms as other applicants.**

**Fees and Premiums**

Fees and premiums are charged on a sliding scale, as follows (for individual):

<u>% of FPL</u>	<u>Countable income</u>	<u>Annual fee</u>	<u>Monthly premium</u>
Up to 150%	Up to \$1,485	\$0	\$0
150-200%	\$1,485.01-\$1,980	\$50	\$0
201-250%	\$1,980.01-\$2,475	\$50	\$139
251%-300%	\$2,432.01-\$2,918	\$50	\$175
301%-350%	\$2,918.01-\$3,404	\$50	\$211
351%-400%	\$3,404.01-\$3,960	\$50	\$247
401%-450%	\$3,890.01-\$4,377	\$50	\$283
451% and up	\$4,377.01 and up	\$50	\$472

**How to Apply**

Applications for the “buy-in” are the same as general Medicaid applications. It may be useful to specifically mention Health Coverage for Workers with Disabilities in your communications with your case worker, as some DSS offices may not be as familiar with the program. If you meet the requirements above and have applied but are having difficulties accessing the program, please contact Disability Rights NC.

Disability Rights North Carolina is a 501(c)(3) nonprofit organization headquartered in Raleigh. It is a federally mandated protection and advocacy system with funding from the U.S. Department of Health and Human Services, the U.S. Department of Education, and the Social Security Administration.

Its team of attorneys, advocates, paralegals and support staff provide advocacy and legal services at no charge for people with disabilities across North Carolina to protect them from discrimination on the basis of their disability. All people with disabilities living in North Carolina are eligible to receive assistance from Disability Rights NC.

Contact us for assistance or to request this information in an alternate format.

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