

## 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 \$972.50 per month (as of January 22, 2014), 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.

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

% of FPL	Countable income	Annual fee	Monthly premium
Up to 150%	Up to \$1,459	\$0	\$0
150-200%	\$1,459.01-\$1,945	\$50	\$0
201-250%	\$1,945.01-\$2,432	\$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-\$3,890	\$50	\$247
401%-450%	\$3,890.01-\$4,377	\$50	\$283
451% and up	\$4,377.01 and up	\$50	\$472

### 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 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.**

### 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.