

# Medi-Cal '250% Working Disabled' Program



**Disabled, received SSDI or other Federal disability benefits, on Medicare, and finding it hard to pay for prescriptions and other medical expenses?**

- **If 'YES', you may be eligible for a special Medi-Cal program that could be quite beneficial to you.**
- **Consider the Medi-Cal '*250% Working Disabled*' program for people with disabilities who work at least part time (even if it is only bringing in your neighbor's mail every few days for \$5 a month).**
- **Contra Costa Health Insurance Counseling and Advocacy Program (HICAP) can help you understand and apply for this program!**

## What are the benefits of this Program?

**You are considered as having full Medi-Cal with \$0 Share of Cost. That means:**

1. Your Medicare Part B premium (\$174.<sup>70</sup>/month in 2024) is paid by California.
2. You will be enrolled in the 'Extra Help' program to lower your Part D drug plan costs. There may be no premium and your co-pays will not exceed \$1.<sup>55</sup> for generic and \$4.<sup>60</sup> for brand name covered drugs.
3. You can use the County Medi-Cal Managed Care Plan, with no copays.
4. You may join a Special Needs Medicare Advantage Plan. These plans include 'Extra Help' drug coverage, have no monthly premium and no co-pays for most medical services.
5. You can join a regular Medicare Advantage Plan (HMO) with a premium discount and no copays or coinsurance.



6. If you are authorized for In Home Supportive Services (IHSS), Medi-Cal will pay your provider with no share of cost on your part.

## Who can qualify?

If you currently receive or have ever received Social Security Disability or other federally recognized disability benefits, you may qualify. Ask HICAP to do an initial screen of your 'countable income' for eligibility. Final approval is decided by Medi-Cal based on your application.

'Countable Income' **does not include disability payments** from Federal, State or employer sources.

'Countable Income' **does include** the following:

- ▶ About half of any earned income from your (or your spouse's) work. You could earn as much as \$76,000 per year and still be eligible!
- ▶ 100% of any unearned income like your spouse's Social Security, your non-disability pension, or IRA withdrawals. Your monthly unearned income from sources such as those listed must be less than \$1,203 (individual) / \$2,043 (married) in 2024.

**There is no longer an asset test in California.**

## What type of work qualifies for the Medi-Cal 250% Working Disabled Program?



- ▶ Any ongoing job counts, even if you get paid \$5 for one hour of work a month.
- ▶ The employer can be a family member or friend.  
Here are some examples:
  - grocery shopping
  - meal preparation
  - babysitting (even your grands)
  - laundry or mending
  - making phone notifications
  - tutoring or reading
  - giving rides to the store
  - light housework

## Won't I lose my SSDI Benefits if I am working?

Social Security will not consider that you are engaged in 'substantial gainful activity' unless you earn over \$1,550 a month during 2024. If you earn more than that, they may reconsider your eligibility for SSDI. But you may still participate in this program and continue your Medicare benefits as well as 'Extra Help' with your medications.



## How do I apply for this Program?



Ask for our document explaining the process in more detail. If you already are approved for the Medi-Cal 'Aged and Disabled Program' and have a 'Share of Cost', you must submit a letter requesting consideration for the program along with documentation of your earnings. That can be a simple letter to verify your employment. HICAP can help you prepare these letters or give you examples to complete yourself.

If you are not already approved for the Medi-Cal 'Aged and Disabled Program' you need to start the application process. HICAP can provide additional information and help for this process.

For more information, click here to see the [Disability Benefits 101 web site](#)

### Contra Costa County Health Insurance Counseling and Advocacy Program HICAP

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Navigating Medicare



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