

Medi-Cal '250% Working Disabled' Program



Are you receiving disability benefits 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 will have full Medi-Cal status with \$0 Share of Cost. If you are enrolled in Medicare that means:

1. Your Medicare Part B premium (\$185.⁰⁰/month in 2025) 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 \$1.⁶⁰ for generic and \$4.⁸⁰ 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 may 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.



To qualify, you must:

1. Meet the medical requirements of Social Security's definition of disability. You don't have to meet the income and work requirements.
2. Be working and earning income. The Medi-Cal regulations do not define what "working" means for this program, and you can qualify if you are working part time for a friend.
3. Have countable income less than 250% of the Federal Poverty Level (\$3,263 per month for individuals and \$4,408 for couples in 2025). Keep in mind that these are **countable** income limits, which is your gross income minus certain deductions. Your gross income can be much higher than your countable income. An individual with no unearned income can make \$79,500 a year in gross earned income and still be eligible for this program!
4. Disability income does **not** count for the WDP program. This means that SSDI, Worker's Compensation, California State Disability Insurance, and any federal, state, or private disability benefits are not considered as income for this program. Note: If you got SSDI before you reached retirement age and now your SSDI benefits have been converted to Social Security retirement benefits, they will not be counted as income either.
5. Monthly countable unearned income like your spouse's Social Security, your regular pension, and IRA withdrawals must be less than \$1,227 (individual) / \$2,078 (married) in 2025.

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 \$1,620 a month during 2025. 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](http://ca.db101.org) at ca.db101.org.

Contra Costa County Health Insurance Counseling and Advocacy Program HICAP

Contact Us: 925-655-1393, (800) 510-2020 or (800) 434-0222

Or Use form at: www.cchicap.org Email: ehsdhicap@ehsd.cccounty.us



Navigating Medicare



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