

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 \$958 per month (as of April 1, 2013), and the asset limit is \$2000. 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)
4. have unearned income (e.g. SSDI, SSI, alimony) under 150% of the federal poverty level.

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 \$23,184.

Fees and premiums are charged on a sliding scale, as follows:

<u>% of FPL</u>	<u>Countable income</u>	<u>Annual fee</u>	<u>Monthly premium</u>
Up to 150%	Up to \$1437	\$0	\$0
150-200%	\$1437.01-\$1915	\$50	\$0
201-250%	\$1915.01-\$2394	\$50	\$139
251%-300%	\$2394.01-\$2873	\$50	\$175
301%-350%	\$2873.01-\$3352	\$50	\$211
351%-400%	\$3352.01-\$3830	\$50	\$247
401%-450%	\$3830.01-\$4309	\$50	\$283
451% and up	\$4309.01 and up	\$50	\$472

Status of the Buy-In

The NC Department of Health and Human Services had 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 requiring DHHS to fully implement the program. Currently, DHHS remains under that court order and the buy-in should be 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.