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M.E.D. Works – Medicaid for Employees with Disabilities – is a Medicaid health coverage option which allows individuals with disabilities who are working to potentially be eligible for Medicaid. Individuals must meet financial and medical eligibility criteria to qualify for M.E.D. Works. However, this program is designed to make it easier for adults with disabilities to work and keep the health coverage they need. Individuals will pay a monthly premium on a sliding fee scale based on an applicant’s monthly gross income. An applicant will receive a premium book with a coupon stub that will provide an address to send the payment.

M.E.D Works is a waiver compatible category.

Individuals eligible for M.E.D Works will be enrolled with the Hoosier Care Connect program, unless they are also Medicare recipients (in which case, they will be covered in fee-for-service or “traditional” Medicaid). When you enroll with Hoosier Care Connect, you must select your health plan that works with you and your doctor to understand your health care needs. The health plan will make sure that you get the most appropriate care based upon your individualized needs. You may choose between:

- Anthem
- Managed Health Services (MHS)

To qualify for M.E.D. Works, individuals must:

- Be between the ages of 16 and 64 years old
- Be determined disabled by the Social Security Administration (individuals who work themselves off of Social Security Disability benefits may qualify for M.E.D. Works – improved if the Indiana Medicaid Medical Review Team determines their disability is still significant enough to qualify)
- Be working *
- Meet income and resource guidelines

*Individuals who lose employment involuntarily due to being fired, laid off, or the employer closes the business can maintain their eligibility for M.E.D. Works for up to 12 months, despite their unemployment, if they are working with Vocational Rehabilitation Services, enrollment with the Department of Workforce Development, participation in a transition from school to work program, or participation with an approved provider of employment services. DFR should be notified of the involuntary termination of employment within 60 days.

Individuals on M.E.D. Works can make up to 350% of the Federal Poverty Level and qualify financially for M.E.D. Works. If the individual with the disability is married, the spouse's income is **not** considered for eligibility, but it **is** considered for premium cost.

There are certain types of income that are not included when deciding if you are eligible for M.E.D. Works, examples of these include:

- Tax refunds,
- Grants or scholarships allowed by federal law,
- Impairment Related Work Expenses (IRWEs), and
- Income of your spouse or parents

M.E.D. Works excludes the following resources when determining eligibility:

- One house the individual owns and lives in
- One car for the individual's use
- A special needs trust
- An ABLE account
- Other specialty accounts such as a Plan to Achieve Self-Support, an Individualized Development Account, and others
- Retirement savings for the individual or the individual's spouse
- Burial space
- \$2,000 in combined other resources for a single adult or \$3,000 for a married couple

Another benefit that is available to M.E.D. Works participants is called the Savings for Independence and Self Sufficiency account. It is a special account for members who have extra money to set aside to save for purchasing goods or services that increase their ability to find or retain a job and make them more independent.

Members can put up to \$20,000 in the approved accounts. Before the accounts are approved, a member must explain what he or she will be using the money for and how it helps him or her to improve his or her employability or independence in State form 50929. Each request is based on an individual's unique situation, and goods or services to be purchased must meet some of the criteria listed below:

- Your savings will be used to buy something that is necessary for you to keep or increase your employment
- You must explain what will be purchased and give an expected date that you will purchase the item
- Your goal must be something that you can achieve in a reasonable amount of time
- Your account cannot be used for personal recreation