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# Medicaid Buy In Stories...

Christine

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# Stephan's Story

## Medina County



Stephan is a 68 year old man in Medina County who worked in a group employment setting (supported by Medicaid waiver service) with Windfall Industries. His group employment was doing maintenance/janitorial at a highway rest stop. He lived with a roommate and received 24 hour care through his waiver which covered costs related to support in his home, transportation to get places and working at the rest stop. He worked approximately 25 hours per week for many years (?) and made minimum wage (????). As he got into his 60's he decreased his hours to only work 3 days per week for about 15 hours per week. At 65 – he decided that he would retire since that is when everyone retires. His brother was worried how his benefits would change and if he would have enough to continue living in the way he did while he was working.

# Stephan Now...

Now he continues to receive social security and retirement benefits through his parents which is making it so that he still has a patient liability. Most recently his monthly income has been \$1850 per month and his patient liability to keep his Medicaid and waiver is \$566 per month. This amount far surpasses the 10% of income that traditionally the patient liability is. He is in an appeal with Medicaid/JFS to determine the correct amount

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# Stephan's Now...

Stephan exemplifies the typical person with disabilities. For as long as he has worked it has been stated that he “will need to retire at 65 since MBIWD is no longer available and you will lose your Medicaid if you don’t stop working.” As a result – he stopped working and is now supported during his work day at a Community ADS program.

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# How does Stephan's 'retirement' affect Medicaid waiver services cost?

Date	Waiver Service...(figured for 48 weeks per year)	Cost per year...
Previously - Under 65	Group Employment 5/week	\$9060 / year
Now - Over 65	Adult Day Service 5/ week	\$31, 080 / year
	<b>Net Increase in Waiver Cost</b>	<b>\$22,020 / year X 3 years = \$66,060</b>

# Freddy's Story...

## Montgomery County

Freddy is looking forward to his 70<sup>th</sup> birthday next year. He has worked in supported group employment settings (supported by his Medicaid waiver) for the past 10 years or more. Before Freddy turned 65 he worked at Arc Industries making minimum wage about 25 hours per week and was enrolled in MBIWD. He owned a car, lived in his own apartment and only needed minimal support for work.

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# Freddy After 65...



Freddy moved to the Dayton area right around 64 and started his job search – When he was 66 he eventually began working at Goodwill Industries and due to being over 65 – he was unable to use MBIWD and had a patient liability to pay to keep his waiver that supported him in his job at Goodwill. He was working 22.5 hours a week making \$10.30 per hour and later received a raise making \$10.70 per hour.

Life was good – he was saving up to buy a new ‘used’ car to be sure he had reliable transportation to get to and from work. He bought his new car (picture). He has a friend Paul who helps him pay his bills and manage his finances. Paul and the local county board of DD discovered in Spring of 2022 that Freddy was being billed \$175 per month for a patient liability charge to keep his Medicaid waiver and insurance due to not being enrolled in MBIWD. With help from a benefits Analysis Coord. From Montgomery County Board of DD they helped Freddy understand that he had 2 options...

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# Freddy's Options

1. Continue to work 22.5 hours per week plus his social security and pay a \$175 patient liability to keep his insurance and job... or
  2. Reduce his hours to approximately 12 hours per week plus his social security benefit and pay - \$0 patient liability.
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# Freddy's Financial Implications?

Social Security: \$1093/month

Wages: \$556.49/month (12 hours per week)

Total: \$1649.49 month

Previous:

Social security: \$1093/month

Wages \$1043.42 (22.5 hours per week)

Total: \$2136.42

With Medicaid Buy In for Workers with Disabilities he would not have a patient liability and no assessed premium.

Net Total - \$2136.42

He has \$486.93 less income per month without the MBIWD program.

# Freddy's Decision

Needless to say, Freddy felt that working 22.5 hours per week was no benefit to him therefore he resigned himself to working 12 hours per week and having less money. Freddy is now worried that he will be unable to save any money for car maintenance, gasoline costs or any other unexpected expenses and is living pay check to pay check. He wanted to increase his hours at work to have more money to save but with a patient liability all of the extra income would not go into his savings but would only increase his patient liability.

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# Freddy's Update

Date	Income	Patient Liability	Net income per month...
11/1/2021	\$1032 Soc. Security \$927 Wages <b>\$1959 Total income</b>	\$205/month	\$1754/month
Jan - March 2022	\$1093 Soc. Security \$1043.42 Wages <b>\$2136.42 Total Income</b>	\$175/month	\$1961.42/month
April 2022	\$1093 Soc. Security \$556.49 Wages <b>\$1649.49 Total Income</b>	\$33/month  (no liability for May-December 2022 once JFS verified his	\$1616.49/month (currently) \$1649.49/month

# Linda (LR) from Union County

- Linda was enrolled on MBIWD and had a \$36 monthly Patient Liability before turning 65.
- Linda turned 65 in 2015. The month after turning 65 and losing MBIWD, the Patient Liability amount went from \$36 to \$936 per month.
- Union County reached out to DODD and ODM in 2015 - Both state department reported that they new of this issue and were working on it.
- Staff at UCBDD worked out options including disenrolling from the waiver and locally funding services and ultimately decided to pay the continue paying the Patient Liability of \$936 per month. Linda stopped working as her place of employment shut down due to COVID.
- UCBDD paid a total of **\$51,172.54** for Lindas PL from 2015-2021 so that she could continue to work.

# David from Union County

- David was enrolled on MBIWD and did not have a monthly Patient Liability before turning 65.
  - David turned 65 in 2021. The month after turning 65 and losing MBIWD, a \$307 monthly Patient Liability was initiated (currently reduced to \$272 per month.)
  - UCBDD has paid the monthly Patient Liability so that David could continue to work.
  - To date, UCBDD has paid **\$4,018 in Patient Liability for David.**
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# Meet Connie: Warren County

I am a quadriplegic and 63. I currently have a \$328 monthly premium (currently not having to pay) for MBIWD and I am on a My Care Ohio waiver for in-home care. I realize that if I continue to work when I turn age 65, my cost share/patient liability will be over a thousand dollars more per month than my MBIWD premium is. Cornerstone Brands Incorporated – customer service. Used to work for JFS. Worked 8 years – that’s why she draws OPERS.

My plan was to work as long as possible as I enjoy working and need the extra income to sustain myself. If the age limit for MBIWD is not lifted, it will be devastating as my monthly bills are more than the \$1,640 (current amount) an individual is allowed to keep that is on a medicaid waiver. I feel disabled individuals should not be penalized for wanting to have employment and as normal a lifestyle as possible.

CONNIE'S FINANCIAL IMPLICATION AT FULL RETIREMENT AGE (66 YR. 10 MO.) IF MBIWD AGE CAP IS REMOVED AND COUNTABLE INCOME THRESHOLD IS INCREASED FROM CURRENT 250% FPL to 350% FPL

	Wages	OPERS Draw	SSDI (Is offset due to OPERS until reach Full Retirement Age (FRA), which is 66 yr. 10 mo. for Connie)	Gross Monthly Income	Minus MBIWD Monthly Premium	Gross Income Remaining
Connie - At Full Retirement Age (FRA) which is 66 yr. 10 mo. for Connie	\$1472	\$1787	\$1725	\$4984	\$328	\$4656

CONNIE'S FINANCIAL IMPLICATION AT FULL RETIREMENT AGE (66 YR 10 MO.) IF MBIWD AGE CAP IS LIFTED BUT NO INCREASE IN COUNTABLE INCOME FROM 250% FPL TO 350% FPL

\*\*\*CONNIE CANNOT FORFEIT THE INCREASE IN SOCIAL SECURITY UPON REACHING FULL RETIREMENT AGE AND WILL NO LONGER BE ELIGIBLE FOR MBIWD BUT WILL HAVE TO PAY A SHARE OF COST/PATIENT LIABILITY OF MORE THAN TWO-THIRDS OF HER GROSS INCOME FOR MY CARE OHIO WAIVER

WAGES	OPERS DRAW	Social Security at Full Retirement Age	Gross Monthly Income	Share of Cost/Patient Liability	Gross Income Remaining
\$1472	\$1787	\$1725	\$4984	\$3279	\$1705 (\$1640 SIMNA plus \$65 earned income exclusion)

# Key point of Connie's Case

- When under Medicaid Buy in her Monthly Premium is \$328.00 but when she cannot work anymore her Patient Liability will be \$3'279 a month

## Ohio Patient Liability for PACE and Medicaid Waivers Calculation Worksheet – 2022

Name: Connie Date: 10/11/22  
 Work Incentive Practitioner: D. GEEB  
 Scenario: \_\_\_\_\_

Step	Calculation
Gross Monthly Earned Income	1,472
Gross Monthly Unearned Income (include SSI)	+ 3,512
Total	= 4,984
* Personal Needs Allowance (PNA) or the Special Individual Maintenance Needs Allowance (SIMNA) for those enrolled in HCBS Waivers. The PNA/SIMNA is 65% of the Special Income level (3 x SSI FBR). In 2022 = \$1,639.95 or \$1,640. * For those in assisted living = SSI FBR. In 2022 = \$841	1,640
Remainder	= 3,344
Subtract Earned Income Exclusion - \$65	- 65
Remainder	= \$3,279
Subtract Community Spouse Monthly Income Allowance if applicable (if any) * Min \$2,177.50 - Max \$3,435 in 2022	-
Remainder	= 3,279
Subtract Family Monthly Needs Allowance if applicable (Depends on family size)	-
Remainder	= 3,279
Subtract Approved Expenses for Medical Care #328-MBIWD * (if collected)	- 328
Remainder	= 2,951
Subtract up to \$15 per month for QIT Administration	-
Remainder	= \$2,951
Round the Remainder to the nearest dollar – This IS the Patient Liability	= \$2,951

If categorically eligible for the following Medicaid programs – There is **not** Patient Liability  
 1619(b), MAGI Medicaid, ABD Medicaid, MBIWD

\* Subtract the applicable personal needs allowance (PNA) or the Special Individual Maintenance Needs Allowance (SIMNA) for those enrolled in HCBS Waivers. The PNA is 65% of the Special Income level (3 x SSI FBR) or the SIMNA, if the individual has earned income. Subtract up to an additional one-hundred dollars from the net income.  
 (b) For individuals receiving services under the Assisted Living Waiver, the PNA is 65% of the Special Income level (3 x SSI FBR). The PNA is also dual-earner income, adjusted up to a maximum of \$1,640.  
 (c) For individuals only in PACE services and residing in the community, the PNA is the SIMNA.  
 (d) For individuals receiving PACE services and residing in an assisted living facility, the PNA is the SIMNA.

\* IF MBIWD PREMIUM NOT COLLECTED, PL IS \$3,279

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# Who does this affect?

- Thousands of Working Taxpayers with disabilities
  - Trouble finding care for individuals when they cannot work
  - Affects the economy
  - Makes the state lose more people paying into taxes
  - Costs Medicaid more money by people needing care and not getting to work
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# Future of Social Security

- Might be increasing the Retirement Age to 68
  - Bad part is that makes people when 65 through 67 go back onto SSI with the Age not being removed
  - More people on Public Assistance like food stamps
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# Closing Remarks

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**Our Ask to YOU...**

