

## Benefits of the MWI Premium

- You can receive the same healthcare benefits as other Medicaid programs
- You can earn more money without the risk of losing health care coverage
- You can save for big purchases, education, retirement
- You can gain “self-sufficiency”



For additional information or to find out if you qualify, contact the Bureau of Eligibility Services at (801) 538-9269 or the Work Ability Project at (801) 887-9529.

Or visit [www.workabilityutah.org](http://www.workabilityutah.org)



Work Ability is part of a national effort to assist people with disabilities who want to work. The federal Ticket to Work and Work Incentives Improvement Act, passed in 1999, created policy changes across state and federal agencies to improve work incentives and supports for people with disabilities and employers.

Work Ability is administered by the Utah Department of Health, Division of Health Care Financing.

For more information visit the Work Ability website at [www.workabilityutah.org](http://www.workabilityutah.org) or call toll-free 1-877-2GO-WORK



## Medicaid Work Incentive Premium (MWI)

maintaining health care benefits while working

for people with  
disabilities who work



The Medicaid Work Incentive (MWI) was designed for working people with disabilities who do not qualify for a “free” Medicaid Card because of their income and/or assets are too high.

The MWI allows a higher income and asset limit and gives you the option to pay a premium for a Medicaid Card.

The MWI is not the Medicaid Spenddown Program.

Your monthly premium is based on your Countable Income. Countable Income is usually all unearned income, plus about half of earned income.

The purpose of this program is to encourage people with disabilities to return to work, or earn more money.



## To Qualify for MWI you must:

- ✓ Have a disability. You must have a determination of a disability by Social Security or the Utah Department of Health Medicaid Disability Office.
- ✓ Be employed. There is no minimum number of hours or earnings required to qualify for the MWI Premium. Your pay stubs or a business plan can verify your employment.
- ✓ Have assets less than \$15,000. The following are not counted as assets: the home you live in, savings of your children, retirement funds and one vehicle.
- ✓ Have a household Countable Income less than 250% of the poverty level. Countable Income is generally all unearned income, plus about half of earned income.
- ✓ Pay a monthly premium. The premium is the amount of money you will pay each month to purchase a Medicaid card.



The Premium must be paid for each month that you want to receive medical coverage under the Medicaid Work Incentive Premium.

The premium is based on your Countable Income:

If your percent of poverty level is ...	Your premium will be...
Less than 100%	0
100% to 110%	5% of your income
110% to 120%	10% of your income
120% to 250%	15% of your income

## Medicaid Work Incentive 250% of Poverty Level 2006

For the Medicaid Work Incentive Program (MWI), all unearned income plus about half of earned income is counted. We compare this to 250% of poverty for your household size.

The household size includes the recipient, a spouse, parents of a minor recipient and any dependent children. Your countable income is then compared to the figures below.

Household Size	250% of Poverty
1	\$2042
2	\$2750
3	\$3459
4	\$4167
5	\$4875
6	\$5584
7	\$6292
8	\$7000
9	\$7709
10	\$8417

The premium is based on the Countable Income of the MWI participant:

If your percent of poverty level is ...	Your premium will be...
Less than 100%	0
100% to 110%	5% of your income
110% to 120%	10% of your income
120% to 250%	15% of your income