



Transition Age Youth and Social Security Disability Benefits Question & Answer Series 2021

QUESTION: Can I work and still keep my Medicaid coverage?

Yes, you can! How much you can work really depends on the type of Medicaid you have. There are many different ways to qualify for Medicaid and the different types of Medicaid can be affected by paid employment in different ways.

In most states, if you get Medicaid because you are eligible for SSI, you can keep your coverage as long as you receive an SSI cash payment – even if Social Security reduced your SSI check because you have earned income. If your earned income caused your SSI check to stop entirely, you can still keep your Medicaid due to a special provision known as “1619(b) Medicaid While Working”, or just “1619(b)” for short. The 1619(b) provision allows certain SSI recipients to keep their Medicaid after their countable earned income is too high to allow SSI cash payments - as long as they meet certain requirements. To qualify for this important work incentive you must:

1. Have been eligible for an SSI cash payment for a least one month before your wages caused your SSI to stop;
2. Still be disabled as defined by the Social Security Administration;
3. Meet the Medicaid “needs” or “use” test. This means that you have used your Medicaid in the last year, would need to use it if you became ill or injured, or need your Medicaid to continue working;
4. Have GROSS annual earned income (wages or other pay for your work before any taxes are taken out) less than your State’s current “threshold amount” of (Oregon’s 2020 threshold = \$35,743; Washington’s 2020 threshold = \$33,768);
5. Have countable unearned income of less than the current Federal Benefit Rate of \$794 (unearned income is any income you get which is not wages or income from self-employment); and
6. Have countable resources (such as bank accounts or investments) under the current limit for SSI recipients (\$2,000 for an individual or \$3,000 for a couple). Some resources such as the home you live in and one vehicle are not counted.

Even if you earn more than the annual threshold amount, you might still be able to keep your Medicaid under 1619(b) in some cases. First, there are special work incentive deductions that some people can claim to reduce how much of their wages count during threshold determinations. In addition, if you have unusually high medical expenses, it may be possible for Social Security to calculate a higher threshold amount just for you! Your local WIPA Project can work with you to see if these options apply.

As long as you continue to meet all of the requirements for 1619(b), you may keep your SSI related Medicaid coverage indefinitely – there is no time limit to how long a person can remain eligible for Medicaid under 1619(b)!

QUESTION: If I earned enough that my SSI check stopped, what do I have to do to make sure my Medicaid continues?

Remember – in most states, as long as you are eligible for an SSI payment (even if it's being reduced), your Medicaid will continue. If your countable earnings are high enough, your SSI cash payments will stop due to reaching the Break-Even Point (the point when your earnings cause your SSI check to go to zero). This is the point at which your eligibility for 1619(b) will be determined.

As long as you continue to meet ALL of the requirements for 1619(b), you may keep your SSI related Medicaid coverage indefinitely – there is no time limit to how long you can remain eligible for Medicaid under 1619(b)!

QUESTION: What if I get another type of Medicaid besides the coverage that comes with my SSI benefits? Are other types of Medicaid affected by working?

There are many different ways to qualify for Medicaid and every state runs its Medicaid program differently. Some Medicaid programs pay for more than just medical services like hospitalization and doctor's visits. All Medicaid programs have one thing in common - they all have eligibility requirements related to income and resources, so going to work could affect your eligibility.

The first step in figuring this out is to determine exactly which Medicaid program you are in and some people are in more than one Medicaid program at the same time! Some of the possible options are:

- Medicaid waiver programs
- Medically needy or spend-down programs
- Medicaid buy-in programs
- Expanded Medicaid under the Affordable Care Act (ACA)

If you are not sure which Medicaid program you are enrolled in, you should contact your State Medicaid Agency and speak with a Medicaid worker. The next step is to contact your local WIPA Project so that a certified Community Work Incentives Coordinator (CWIC) can work with you individually to provide specific information about how your employment goal will affect your Medicaid coverage.

For more information about how your Medicaid coverage would be affected by working, contact your local WIPA Project at:



Plan for Work—providing no-cost benefits counseling for recipients of SSI and/or Social Security Disability based benefits living in Oregon and Southern Washington who want to work.

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