

## Working Healthy and Premium Information

**PLEASE READ – INFORMATION ABOUT THE  
 WORKING HEALTHY PROGRAM and PREMIUMS**

Working Healthy is a Medicaid program that provides healthcare coverage for people with disabilities. It does not cover other family members. To qualify, a person:

- Must have a disability determined by Social Security;
- Must be at least 16 years of age but no older than 64;
- Must have total household income less than 300% of the Federal Poverty Level;
- Must not be receiving Home and Community Based Services or living in a nursing facility;
- Must have resources that are less than \$15,000.

We charge a monthly premium for Working Healthy when adjusted net income is over 100% of the federal poverty level. The premium ranges are listed below:

### WORKING HEALTHY PREMIUM LEVELS (04/15)

<u>SINGLE PERSON</u>				<u>TWO/PERSON INCOME</u>			
<u>MO NET INCOME</u>		<u>MO PREMIUM</u>		<u>MO NET INCOME</u>		<u>MO PREMIUM</u>	
\$	0 - 981	\$	0	\$	0 - 1328	\$	0
	981.01 - 1227		55		1328.01 - 1660		74
	1227.01 - 1472		69		1660.01 - 1992		93
	1472.01 - 1717		83		1992.01 - 2324		112
	1717.01 - 1962		97		2324.01 - 2655		130
	1962.01 - 2207		110		2655.01 - 2987		149
	2207.01 - 2453		124		2987.01 - 3319		168
	2453.01 - 2698		138		3319.01 - 3651		186
	2698.01 - 2943		152		3651.01 - 3983		205
				<b><u>FOR 3 PERSON PLANS:</u></b>			
				\$	3983.01 - 5023		\$205

To find out your income for the program, use the following steps (Note: Use Monthly Amounts!)

If you are single:

- Step 1: Add up your gross earnings (amount before taxes). Divide the total by 2.
- Step 2: Add this amount to your monthly unearned income (like Social Security or VA).
- Step 3: Match the total to the amounts in the chart above.

If you are single and over 18, use the "SINGLE PERSON" column.

If you are living with a spouse: His or her income must also count toward the total net income.

- Step 1: Do both step 1 and step 2 above for his or her income also.
- Step 2: Add this amount to your net income.
- Step 3: Match the total to the amounts in the chart above.

If you are living with a spouse, Use the "TWO/THREE PERSON" column.

If you are 16 or 17 and living with parents, also use the "TWO/THREE PERSON" column.

If your income shows you may have a premium, please see the back of this letter for more information. If you think you might qualify, turn in an application to DCF for a full determination.

## PREMIUMS FOR MEDICAL COVERAGE

If your income shows you may have a premium for Working Healthy, you must know more about your coverage options. Please review this information carefully. Then, tell us your choices by completing, signing and returning the form to DCF.

### COVERAGE PERIODS

A premium must be paid for each month you get Working Healthy coverage. If you qualify, coverage begins in the month of application. Tell us if you want coverage to start in the future.

**Prior Coverage:** We also offer prior medical coverage for the three prior months. Accepting prior coverage will give you a medical card for these months, but you may have to pay a premium for each month. Your medical card can be used for expenses incurred in these months and will usually cover your Medicare Part B premium. People on Working Healthy also get Medicare D Subsidy. To help you decide to ask for prior medical coverage, look at unpaid medical bills for these months. If medical costs are more than your premium charge, it is wise to explore this option. Some people are not eligible for prior coverage and do not have this option.

### PREMIUM PAYMENTS

When you are first approved for coverage, we will send you a single premium bill. The bill will include several months of premiums. You should be prepared to pay this bill.

**Example:** You apply in June for prior medical and current coverage. We process your case in July. The prior period covers March, April and May. Your income shows a premium of \$55.00/month since March. If you select prior coverage, you will be billed for all three months, plus June and July. You will have an initial bill of \$275.00 and future bills of \$55/month. You will also get a medical card for these months.

Once you are enrolled in Working Healthy, you must pay the premium for each month of Working Healthy coverage. Tell us the amount you are willing to pay by completing the following chart:

1 <sup>st</sup> Prior Month	_____	Estimated Premium	_____	I will pay this premium:	Yes	No
2 <sup>nd</sup> Prior Month	_____	Estimated Premium	_____	I will pay this premium:	Yes	No
3 <sup>rd</sup> Prior Month	_____	Estimated Premium	_____	I will pay this premium:	Yes	No
Application Month	_____	Estimated Premium	_____	I will pay this premium:	Yes	No
2 <sup>nd</sup> Month	_____	Estimated Premium	_____	I will pay this premium:	Yes	No

What month do you want Working Healthy to begin? \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

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### If you have additional questions, we want to help you!

For questions about the application process and our program rules, please call the following caseworker:

\_\_\_\_\_ at \_\_\_\_\_

For questions about how your job may impact your benefits, please call the following Benefits Specialist:

\_\_\_\_\_ at \_\_\_\_\_

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