

**What happens when I have to pay a premium?**

- ◆ **Beginning months bill:** You will receive a bill for the two months immediately following the month of approval. Payment for both months is due by the 14<sup>th</sup> of the first month following the month of approval.
- ◆ **Ongoing months bill:** You will be billed monthly thereafter with premiums due by the 14th of the month prior to the month the premium is to cover.
- ◆ **Initial months bill:** A separate billing will be sent for the month of approval and any prior months included in the premium period. Payment is due within 60 days.
- ◆ **Retroactive months bill:** You will receive a bill for the retroactive months (the three months prior to the month you filed your application.) Payment is due within 60 days.

**What happens when I do not pay the premiums?**

- ◆ **Beginning month:** If you do not pay for the first beginning month by the due date, no Medicaid card will be issued.
- ◆ **If you do not pay for the second beginning month** by the due date your Medicaid will be canceled. If you do not pay the premium billed for ongoing months, your Medicaid will be canceled.

**If you do not pay premiums billed with 60 days to pay** you will lose Medicaid eligibility for any months not paid.

Premiums may be paid in advance on a quarterly or semi annual basis for months within a premium period upon request.

**How do I find out if I qualify?**

To find out if you qualify for this coverage group, you must file a Medicaid application at your county Iowa Department of Human Services office and complete the application process.

To find out the amount of premium you would be expected to pay, total your gross earned income and your gross unearned income and compare the amount to the chart on this form.

Remember that if you are required to pay a premium, your premium must be paid by the due date in order to receive Medicaid coverage.

**MEPD PREMIUM CHART**

If the Gross Income of the Eligible person is:		The Monthly Premium Is:
\$ 1,044 or Less		\$ 0
Above:	\$ 1,044	\$ 20
	1,211	38
	1,378	56
	1,545	74
	1,712	92
	1,879	110
	2,046	128
	2,213	146
	2,381	164
	2,548	182
\$ 2,715 and above		201

This chart is a guide only. Federal poverty levels are determined on an annual basis. Changes in the poverty levels will change the income range for premiums.



**MEDICAID  
FOR EMPLOYED  
PEOPLE WITH  
DISABILITIES**



Iowa  
Department of  
Human Services



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## MEDICAID FOR EMPLOYED PEOPLE WITH DISABILITIES (MEPD)

Medicaid for Employed People with Disabilities (MEPD) is a Medicaid coverage group implemented to allow persons with disabilities to work and continue to have access to medical assistance.

### *Are you eligible?*

To qualify:

- ◆ You must be disabled. If you receive the following you will be considered disabled for MEPD:
  - Supplemental Security Income because you are disabled;
  - Social Security Disability; or if your
  - Social Security Disability benefits have stopped due to earned income but you continue to be eligible for Medicare.
  - If you are not receiving these benefits you may also qualify as disabled if your disability meets the medical criteria used to establish disability for benefits administered by the Social Security Administration. The Department of Human Services will make a determination about your medical impairments.
- ◆ You must be under age 65.

- ◆ You must have earned income from employment or self-employment.
- ◆ Monthly **net family income** must be less than 250% of the federal poverty level for your family size. 250% of the federal poverty level for a family size of one is currently \$1717 per month. Net income is your gross family income less exclusions and disregards.
- ◆ You will be required to pay a monthly premium when **your monthly gross income** is above 150% of the federal poverty level (currently \$1,030). **(Premiums are calculated based only on the gross income of the disabled individual.)** Premiums must be paid before you can receive Medicaid.
- ◆ Your countable resources must be \$12,000 or less for an individual and \$13,000 or less for a couple.

Some resources are exempt from consideration for all SSI-related Medicaid coverage groups.

There are additional resources that are exempt from consideration for eligibility for MEPD. They are:

- **Retirement accounts** such as simplified employee pension plans, self-employment pension plans, Keogh plans, individual retirement accounts, Roth individual retirement accounts, savings incentive matched plans for employees and similar plans for retirement.

- **Funds in assistive technology accounts**, which are funds saved for the purchase, lease or acquisition of assistive technology, assistive technology devices, or assistive technology services. To be exempt a physician, certified vocational rehabilitation counselor, licensed physical therapist, licensed speech therapist, or licensed occupational therapist must establish the need for such technology and that the technology can reasonably be expected to enhance the individual's employment.
- **Funds placed in a medical savings account** that is exempt from federal income taxation pursuant to Section 220 of the United States Internal Revenue Code (26 U.S.C. § 220).
- ◆ You must meet all other eligibility criteria for SSI-related Medicaid.
- ◆ You will receive a Notice of Decision that will tell you the amount of your premium and the six-month premium period.
- ◆ A set premium amount is established for six months at a time.
  - The premium amount cannot be increased due to an increase in income in the six-month period.
  - The premium amount can be decreased if income goes down.