



Ohio Department of Medicaid

Medicaid Buy-In for Workers with Disabilities

Submitted March 20, 2024

This report is submitted in accordance with Ohio Revised Code Section 5162.133, which states:

“Not less than once each year, the Medicaid director shall submit a report on the Medicaid buy-in for workers with disabilities program to the governor, general assembly, and joint Medicaid oversight committee. The copy to the general assembly shall be submitted in accordance with section 101.68 of the Revised Code. The report shall include all of the following information:

- (A) The number of individuals who participated in the Medicaid buy-in for workers with disabilities program;*
- (B) The cost of the program;*
- (C) The amount of revenue generated by premiums that participants pay under section 5163.094 of the Revised Code;*
- (D) The average amount of earned income of participants' families;*
- (E) The average amount of time participants have participated in the program;*
- (F) The types of other health insurance participants have been able to obtain.”*

Data included in the report is based on the state fiscal year (SFY) 2023, which is July 1, 2022, through June 30, 2023.

Background

On June 30, 2007, House Bill 119 was signed into law creating the Medicaid Buy-In for Workers with Disabilities (MBIWD) program in Ohio. The program is the result of a federal act, the Ticket to Work and Work Incentives Improvement Act of 1999 (TWWIIA), which allows states to expand the availability of healthcare coverage for individuals with disabilities. Under MBIWD, certain individuals can increase their income and resources without the risk of losing coverage for their medically necessary care and support.

The Ohio Revised Code details the parameters of MBIWD in Ohio. This, along with rule 5160:1-5-03 of the Administrative Code, cites program qualifications and eligibility requirements for the MBIWD program as managed by the Ohio Department of Medicaid (ODM) with the help of the Ohio Department of Developmental Disabilities (DODD) and Opportunities for Ohioans with Disabilities (OOD). Enrollment in Ohio’s MBIWD program began April 1, 2008.

As a result of the COVID-19 pandemic, the U.S. Department of Health and Human Services declared a public health emergency (PHE) in 2020. In addition to other Medicaid policy flexibilities adopted by Ohio, ODM suspended collection of MBIWD premiums during the PHE. After the PHE ended in May 2023, ODM made the operational changes required to reinstate premium collection as part of MBIWD. After adopting a 1902(e)(14)(A) waiver to delay premium collection, premium collection resumed in August 2023. The table below outlines key actions and dates related to the pausing and reopening of MBIWD premium collection operations.

Date	Action Taken by Ohio Medicaid
March 2020	Federal PHE declared
April 2020	MBIWD premium collection paused
May 2023	PHE ended
August 2023	MBIWD premium collection resumed

Participants and Enrollment

In order to be enrolled in the MBIWD program, individuals must:

- Meet certain citizenship requirements.
- Be residents of Ohio.
- Meet the definition of disability as used by the Social Security Administration (SSA) regardless of whether the individual is receiving SSI or SSDI.
- Be at least sixteen years of age but younger than sixty-five years of age.
- Meet financial criteria prescribed in rule 5160:1-5-03(D) of the Administrative Code.
- Pay a premium if applicable and as defined and calculated pursuant to rule 5160:1-5-03(E) of the Administrative Code.
- Be employed in paid work (includes part-time and full-time work).

In Ohio, 17,105 participants who met the noted requirements were enrolled in MBIWD at some point during SFY 2023. The table below details the number of participants, as well as the total and average number of months participants were enrolled in MBIWD.

State Fiscal Year	Number of Participants	Total Member Months	Average Member Months
2023	17,105	170,936	10.0

Program Cost and Revenue

The cost of the MBIWD program in SFY 2023 was reported to be \$411,612,405.99 based on Medicaid claims for individuals enrolled in the program.

Participants with incomes that exceed 150% of the federal poverty level (FPL) are required to pay monthly premiums. Ohio Administrative Code rule 5160:1-5-03 establishes the financial eligibility criteria and process for premium calculation.

State Fiscal Year	Total Program Cost	Revenue Generated Through Premiums
2023	\$411,612,405.99	\$2,158.09

Earned Income

Participants in the MBIWD program work sporadically or during certain parts of the year, with the average Medicaid enrollment period for SFY 2023 being 10.0 months. Moreover, ODM does not have health or income data on individuals who are not enrolled in a Medicaid program. Consequently, the annual average earned income per participant and per participants' families is underrepresented and cannot be included in this report.

Per Ohio Administrative Code rule 5160:1-5-03, MBIWD enrollees may earn up to 250% of the FPL after income deductions. The MBIWD resource limit is updated annually and is contained in the Social Security Cost of Living Adjustment (COLA). In calendar year 2022, Medicaid Eligibility Procedure Letter (MEPL) [161](#) identified the resource limit as \$13,233; in calendar year 2023, it was published in [MEPL 170](#). In calendar year 2023, the resource limit was set to \$14,318.

Other Health Insurance

One of the objectives of MBIWD is to encourage individuals to pursue commercial health insurance through employers or other third-party insurers, when possible, in order to reduce the overall cost of the program. During SFY 2023, 94.8% of participants had private insurance, Medicare, or both at some point during their eligibility period.*

Number of Participants with Private Insurance	175
Number of Participants with Medicare	15,518
Number of Participants with both Private Insurance and Medicare	533

* This percentage may include duplicate enrollment