Here are a few examples:

If you receive Social Security Disability Insurance (SSDI) and have Medicare, you may be entitled to an Extended Period of Medicare Coverage when you begin working. The length of time you can keep Medicare is not the same for everyone, but in many cases it can be continued for 8½ years or even longer, even if you earn enough so that you’re no longer eligible for cash benefits.

If you receive Supplemental Security Income (SSI) and are on Medicaid when you earn enough to reduce the amount of SSI you receive to $0 (called the Break Even Point), Provision 1619b protects your Medicaid without a spend-down.* You are covered under this provision as long as your earnings are below Indiana’s threshold, which in 2012 is $35,280 per year. If your earnings are above the threshold, you may qualify for MED Works, another Medicaid program (see below).

If you receive SSDI and have Medicaid, you may qualify for MED Works, Indiana’s Medicaid buy-in program for individuals with disabilities who are working. Instead of a spend-down, people on MED Works pay a monthly premium based on their total income, which is less than a spend-down in many cases. MED Works also increases your resource limit and allows you to save for retirement in approved retirement accounts.

Also, keep in mind that many employers offer health insurance to full-time employees, and some employers offer it to part-time employees as well. If you are offered health insurance through your
employer, you can accept the coverage and still keep your Medicare or Medicaid. If you are on MED Works, the amount of your monthly premium will be reduced by the monthly amount you pay for insurance through your employer.


**Other Terms Covered in This Issue**

**Medicaid Spend-Down**—In most cases, individuals who meet the medical determination for disability, but who have income above the Federal Benefit Rate ($698 per month for an individual or $1,048 per month for an eligible married couple), may have to spend down their excess monthly income toward their medical expenses before they can be eligible for Medicaid. If your monthly income is over the individual Federal Benefit Rate, Medicaid will disregard part of your income, including a $15.50 General Income Disregard (GID). Medicaid does not count Supplemental Security Income (SSI) income when figuring eligibility for Medicaid or when determining a spend-down.