

MEDWorks: Medicaid for Employees with Disabilities

Quick Look: MEDWorks is an Indiana program that allows people with disabilities to return to work without fear of losing their Medicaid.

Some people with disabilities who were once employed worry that if they return to work, they could lose their Medicaid. Fortunately, there are programs available to ensure that if you have a disability and want to work, you won't have to make the choice between work or important health care and support coverage. MEDWorks is an Indiana program designed to allow people with disabilities to work and still keep their Medicaid eligibility.

How It Works

MEDWorks is a work incentive program for individuals who receive more income than the Supplemental Security Income (SSI) federal benefit rate. This includes Social Security Disability Insurance (SSDI) beneficiaries as well as individuals on SSI whose earnings exceed the Indiana threshold for 1619(b) protection or those whose SSI payments have been terminated after a 12-month suspension period. * MEDWorks allows these individuals to keep their Medicaid coverage and continue to work.

To be eligible for MEDWorks, you must:

- be age 16–64.
- meet Indiana Medicaid income and resource guidelines.
- meet Indiana MEDWorks income limits. (Contact the [Indiana Department of Family Resources](#) to determine eligibility).
- meet Indiana's Medicaid definition of disability, regardless of employment status.
- own not more than \$2,000 (for a single person) or \$3,000 (for married couples) in assets.
- pay a monthly premium, if required. (See the table on p. 2.) **

Most MEDWorks members are individuals who are already on Medicaid; however, new applicants can also be eligible. Individuals enrolled in MEDWorks have the same coverage for services and co-payments as individuals enrolled in regular Medicaid.

For example, an SSDI beneficiary in their two-year waiting period for Medicare may be able to

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receive Medicaid through MEDWorks as long as they are working at some level. And MEDWorks can assist some individuals who are working and receiving Medicare to cover out-of-pocket co-pays and deductibles.

Indiana’s MEDWorks is known as a Medicaid “buy-in” program, because an individual may pay a Medicaid premium, based on their income, to receive coverage. For more information on income-based premiums, see the chart below.

MEDWorks Monthly Income Guidelines & Premiums

Family Size	Income Range	Premium
Single	\$1,823 to \$2,127	\$48
	\$2,128 to \$2,430	\$69
	\$2,431 to \$3,038	\$107
	\$3,039 to \$3,645	\$134
	\$3,646 to \$4,253	\$161
	\$4,254 and over	\$187
Married	\$2,465 to \$2,876	\$65
	\$2,877 to \$3,287	\$93
	\$3,288 to \$4,109	\$145
	\$4,110 to \$4,930	\$182
	\$4,931 to \$5,752	\$218
	\$5,753 and over	\$254

*For more information, see the 2025 Work Incentive Fact Sheet, “Section 1619(b): SSI and Medicaid Coverage.”

**Individuals earning beneath a certain level (see the table above) may not need to pay a monthly premium.

Source: www.ssa.gov. Reviewed by the Center on Community Living and Careers.

**For more information, contact the
Indiana Benefits Information Network
812-855-6508 | www.iidc.indiana.edu/cclc**

**Indiana’s Work Incentive Planning and Assistance Program
North/Central: 855-641-8382 | Southern: 502-669-8928**