

Working and Paying for Health Care

Quick Look: Social Security work incentives can help you keep healthcare coverage while working. Programs like Section 1619(b), Medicaid, Employer-Sponsored Health Insurance, MEDWorks, and Section 301 Waiver and Work protect your benefits. These programs are available depending on whether you receive Supplemental Security Income (SSI) or Social Security Disability Insurance



Section 1619(b) and Medicaid Coverage (SSI)

In Indiana, SSI recipients qualify for Medicaid coverage. If you have SSI and Medicaid at least one month before you start working, Social Security rule 1619(b) protects your Medicaid coverage. This provision allows you to retain Medicaid coverage even if your earnings reach the break-even point, resulting in a \$0 SSI check. If you meet certain criteria and your earnings remain under the 1619(b) threshold (\$39,153 in 2024), you will keep your Medicaid coverage.

If you exceed the threshold, 1619(b) has a 12-month suspension period for your SSI status instead of termination. During this 12-month suspension period, if your countable income falls below the threshold, you will qualify again for 1619(b) Medicaid coverage. If your income also falls below the "Break-Even Point," your SSI cash payments may begin again.



MEDWorks (SSI and SSDI)

MEDWorks is Medicaid for employees with disabilities. This is a great work incentive for Social Security Disability Insurance (SSDI) beneficiaries who are working over a certain income threshold. This program also covers SSI beneficiaries whose income surpasses the Indiana threshold for 1619(b) protection or those who lost SSI payments after the 12-month suspension period. If any of these situations apply to you, you might be eligible for Medicaid coverage through MEDWorks while employed.

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

You may pay a monthly premium, which is based on your monthly income. With MEDWorks, you can also save for retirement in an approved account (such as a 401k through your employer), and it will not count against your Medicaid resource limit!

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Employer-Sponsored Health Insurance (SSI & SSDI)

You can enroll in employer-sponsored health insurance (usually with a monthly premium) while maintaining your Medicaid and/or Medicare coverage. Some people choose to get health insurance for their family members without disabilities, like a spouse or children. Whatever you pay in premiums for this will lower MEDWorks costs.



Section 301

If you have lost benefits due to a medical review or redetermination, you must meet the following requirements:

- You are participating in an appropriate program of Vocational Rehabilitation (VR) services, employment services, or other support services such as an Individualized Education Plan (IEP).
- You have begun participating in the program before the month your disability or blindness ceased.
- Your participation in the program continues through the 2-month grace period after cessation (for SSDI beneficiaries).
- SSA determined that your completion of the program, or continuation in the program for a specified period-of-time, will increase the likelihood that you will not return to the disability or blindness benefit rolls.

To learn more, the “Need Help with Medical Expenses?” section of the [Supplemental Security Income After Age 18](#) fact sheet in this series.

Helpful Links:

SSI After Age 18:

www.iidc.indiana.edu/doc/resources/benefits-fact-sheets/students-in-transition-ssi-after-age-18.pdf

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

The Social Security Red Book - A Guide to Work Incentives and Employment Supports
<http://www.socialsecurity.gov/redbook/>

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