

The 250% Working Disabled Program (250% WDP) is a full scope, no share of cost, premium-based Medi-Cal program that removes barriers to employment and self-sufficiency for people with disabilities. The 250% WDP is a good option to explore with customers with disabilities with a share of cost and high medical expenses. No disabled person who wants to work should fear losing medical benefits; income limits are high and rules are favorable.

The Basics of Who Qualifies

The 250% WDP is for individuals who are disabled and working.

- Disabled
 - Meets Social Security Administration definition of disability; often receiving Social Security Disability income, and,
- Working
 - Full-time, part-time, or self-employment.
 - There is no minimum amount of earnings
 - At least an hour a month with pay
 - The definition of employment is liberal

Customers must also be:

- Income Eligible
 - Countable earnings below 250% of the Federal Poverty Level
- Property eligible
 - Regular Medi-Cal Property limits apply, however,
 - All IRS approved retirement accounts are exempt

Benefits of the 250% Working Disabled Program

The 250% WDP benefits include:

- The ability to work and maintain affordable health coverage through Medi-Cal
- No large shares of cost
- Disability-related income is exempt in determining eligibility and premium
- Affordable monthly premiums: \$20 - \$250 (Single Person) or \$30 - \$375 (Couples)
- All exempt IRS-approved retirement accounts allowed under the Medi-Cal 250% WDP will continue to be exempt when transferring to many other Medi-Cal programs
- Medi-Cal pays Medicare Part B premium, and, customer automatically qualifies for the Medicare Part D Low Income Subsidy

Customers Not Yet Working

Sometimes a customer is disabled and working and exploring the 250% WDP is an obvious choice. Other times potential 250% WDP eligibility is less apparent. Customers who are disabled who have a large share of cost may want to consider working in order to benefit from the low premiums. Perhaps the customer is already doing something that they could explore being paid for, for example, watering the neighbor's plants when they are away. There is no minimum amount of earnings.

“Opt In”

The 250% WDP is different from most Medi-Cal programs in that it is a choice. Most customers are evaluated for and placed in the most advantageous program possible. With WDP the customer has a choice: have a share of cost and pay it when medical expenses are incurred, or, pay a monthly premium. While Social Services staff can initiate the conversation with the customer, ultimately it is the customer's choice.

Frequently asked questions

I've been disabled for over 20 years, and my worker is asking me about work? Weird.

When a customer has a share of cost, workers look to see if there are other options. Workers know that there is a very liberal definition of work under the WDP. There's no expectation a disabled individual start full-time work; the idea is that there may be a way for the customer to get access to lower cost health care by finding a doable job.

What about customers age 65 and older? Are they eligible?

Customers over age 65 may be eligible. If a person was determined disabled prior to turning 65, then Social Security Income is exempt as disability based income. If a person was not considered disabled at the time they turned 65, a disability evaluation can be conducted however Social Security Income will still be countable as unearned income, and NOT be exempt.

Therefore, if a customer was not determined disabled prior to turning 65, the customer is unlikely to be eligible.

What if the customer doesn't get a regular paycheck?

If a customer does not get a traditional paystub there are other options to verify income. For example, for informal jobs, the customer can provide a receipt signed by the person receiving services that states date, amount, and services rendered. It can be hand-written. Call to discuss other options.

Paying the Premiums

Payments are not made to or handled by county Social Services staff. When a customer is approved as a 250% WDP participant information on payment is provided.

Mail

Department of Health Care Services
Third Party Liability and Recovery Division
Working Disabled Program - Dept. 155 - MS 4718
P.O. Box 997421
Sacramento, CA 95899-7421

Online: Enroll to pay regularly

- dhcs.ca.gov/epay: click the EFT Enrollment link.
- Provide all the needed information then submit to DHCS.
- Use the confirmation e-mail to get linked to them First Time User page

Online: One time or immediate payment

- One-Time Pay option does not require an enrollment form; the premium bill, bank account number, bank's routing number will be required.
- Go to www.govone.com/PAYCAL/DHCSTP/OneTimePay/Index
 - (Alternate directions: go to govone.com/paycal, then click on the DHCS option, then click on the Third Party Liability Option, then click "Access to the One Time Payment option" at the top of the page)

The website dhcs.ca.gov/epay has reference links for guides, instructions, and Frequently Asked Questions (FAQ) for both enrolled users and one time users.