



Are You Eligible?

You should apply for the program if you meet all of the following criteria:

- ◆ Are currently receiving Social Security Disability Insurance (SSDI) benefits; have lost SSDI or SSI benefits for reasons other than “medical improvement” or have never been approved for SSDI or SSI, but meet Social Security’s medical standards for disability.
- ◆ Are 18-64 years of age.
- ◆ Are employed or self-employed.
- ◆ Have income up to 300 percent of the federal poverty level (In 2009, income for an individual is a little less than \$32,490/year or \$2,707/month; income for a couple is a little less than \$43,710/year or \$3,642/month). Not all income is counted. For example, less than half of earnings are counted.
- ◆ Have resources of less than \$10,000. Certain retirement accounts (401-K, 403-B, pension and Keogh plans) do not count towards the limit.

This fact sheet and others can be found at www.mdod.maryland.gov and www.mdworkforcepromise.org.

*Questions regarding EID?
Contact the EID Call Center*

866-373-9651 (V) 866-373-9652 (TTY)

Employed Individuals with Disabilities Program

Overview

The Maryland Department of Health and Mental Hygiene (DHMH) is administering the Employed Individuals with Disabilities (EID) program that will allow eligible Marylanders with disabilities to pay a small fee and receive health care coverage.

- EID provides:
- ◆ Full fee-for-service Medicaid coverage.
 - ◆ Wrap-around services for those with other health insurance or Medicare.

Premium

Eligible individuals pay a premium to buy-in to the program. The monthly premium is set using the following sliding scale (for 2009—amounts are approximate):

Monthly Countable Income	Monthly Premium
◆ Up to \$902.50 (individual); \$1,214.16 (couple)	◆ \$0
◆ \$902.51—\$1,805 (indiv.); \$1,214.17—\$2,428.33 (couple)	◆ \$25
◆ \$1,805.01—\$2,256.25 (indiv.); \$2,428.34—\$3,035.42 (couple)	◆ \$40
◆ \$2,256.26—\$2,707.50 (indiv.); \$3,035.43—\$3,642.50 (couple)	◆ \$55

Not all income is countable. Less than half of earnings count. If an individual is unable to afford the premium, the applicant can request the premium be waived due to hardship. Hardship determinations will be made on an individual basis by DHMH.

Income Parameters

For an individual to be eligible for the EID program, countable income cannot exceed 300 percent of Federal Poverty Level (FPL) (in 2009, a little less than \$32,490/year or \$2,707/month) for an individual; \$43,710/year or \$3,642/month for a married couple). FPL is calculated annually. See the resource section for information on where to find the FPL.

Countable income is the total gross income less all applicable exclusions and disregards. **Exclusions** are sources of income that are not counted. **Disregards** are deductions from gross income. Disregards for this program include the general income disregard for an individual or a couple of \$20/month and the earned income disregard for an individual or couple of \$65/month plus one-half of the remainder of all earned income.

Some other disregards that an individual may be eligible for include:

- ◆ Expenses related to work for individuals who are blind.
- ◆ Expenses needed for work because of a disability.
- ◆ Premiums paid for employer sponsored insurance.
- ◆ Expenses paid for through a Plan for Achieving Self Support (PASS).

NOTE: The exclusions and disregards may be used to reduce countable income, which may in turn reduce the premium the applicant must pay.

Resource Parameters

There are resource parameters that are considered when determining if an individual is eligible for the EID program. The parameters are:

- ◆ An individual and spouse cannot have more than \$10,000 in countable resources.
- ◆ Certain retirement accounts (i.e. 401(K), 403(B), pension plans, and Keogh plans) are not counted.
- ◆ All Aged, Blind and Disabled (ABD) exclusions apply.

ABD exclusions include, but are not limited to:

- ◆ The home where the individual and/or spouse lives.
- ◆ Any automobiles in the household.
- ◆ Life Insurance with an original face value of no more than \$1,500/person or with no current cash value.
- ◆ Home furnishings.
- ◆ Burial spaces for the individual or immediate family members.
- ◆ Burial funds.

Application Process

To determine eligibility and have someone complete the application, an individual or representative should contact the Maryland Department of Disabilities (MDOD) EID Project at 443-514-5034, 1-800-637-4113 (Voice/TTY) or eid@mdod.state.md.us. Be prepared to give the following information for the individual applying: name, address, and phone number.

An application is also available on DHMH's website or can be obtained at your local Department of Social Services (DSS) office (contact information is in the resource section of this fact sheet). If obtaining an application from DSS, ask for a 9701 form.

After a MDOD representative has taken the application by phone, the individual/representative will receive a packet of information in the mail. The following information should be returned to DHMH:

- ◆ The completed and signed application.
- ◆ Proof of Maryland Residency/Citizenship/Immigrant Status for the applicant (unless the applicant receives Social Security Disability Insurance (SSDI) or Medicare).
- ◆ Proof of identity of the applicant and spouse (if married).
- ◆ Proof of employment or self-employment.
- ◆ Applicant's Social Security number for verification of disability determination.
- ◆ Verification of all sources of income & resources that are claimed for the applicant and spouse (if married).
- ◆ Proof of marriage (if married).

Once all materials have been submitted to DHMH, a determination will be made within 30 days. Applicants/representatives will receive notification of eligibility or ineligibility. If an applicant is determined eligible, coverage will begin the 1st day of the month the application was received. To check on the status of the application, an individual or representative should call the Eligibility Determination Unit at 410-767-7090.

*There is no penalty for applying for the EID program. **If an individual is uncertain about his/her eligibility, the individual should apply.**

Work Incentives Planning and Assistance (WIPA)

In order to ensure that all exclusions and disregards an individual is eligible for are applied, he/she should discuss his/her situation with a Community Work Incentives Coordinator (CWIC). Contact information for WIPA project can be found in the resource section of this fact sheet.

Resources

EID Information:

Maryland Department of Disabilities EID Project

Voice/TTY: (800) 637-4113

Email: eid@mdod.state.md.us

Department of Health & Mental Hygiene (for application)

Website: <http://dhmh.state.md.us/mma/mmahome.html>

Local Department of Social Services Office

Voice: (800) 332-6347

TTY: (410) 767-7025

Website: www.dhr.state.md.us/county.htm

Eligibility Determination Unit

Voice: (410) 767-7090

U.S. Department of Health & Mental Hygiene (for FPL)

Website: <http://aspe.hhs.gov/poverty/06poverty.shtml>

Work Incentives Planning and Assistance (WIPA):

Benefits InfoSource Main Office

Voice: (301) 277-2839/ (888) 838-1776

TTY: Use Maryland Relay 711

Website: www.innow.org

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