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Worksheets to Find Out if You Qualify for the Aged & Disabled Federal Poverty Level Medi-Cal Program (called A&D FPL)

This document will help you find out if you qualify for the A&D Medi-Cal program. It has worksheets for individuals, for couples, and for individuals in a family. This program is a no-share-of cost program. That means you do not pay for any part of the program yourself. The worksheets are in the following order.

(A) [Individual](#), (B) [Couple](#), and (C) [Individual with spouse and/or children](#)

Limits¹ on how much you can earn – 2009 A&D FPL program
An individual cannot earn more than \$1133 in 2009 to qualify.
A couple cannot earn more than \$1525 in 2009 to qualify.

Note: *People who qualify for the A&D FPL Medi-Cal program usually qualify for **food stamps** as well. The Food Stamp program is now called SNAP. The program gives you a plastic card that you can use like an ATM or debit card at the grocery store. If you have Medi-Cal benefits with a share of cost (like IHSS recipients), and you pay your share every month, you can get food stamps worth up to \$200. Couples get food stamps up to \$367 each month. There are special rules and extra deductions to help seniors (60 and older) and persons with disabilities get food stamps. Call your county welfare department or talk to your County Medi-Cal or IHSS eligibility worker.*

¹ If your incomes comes from Social Security, your eligibility next year will be based on this year's Social Security income until April 1st. After that date, the new federal poverty levels go into effect. At that time the A&D FPL income limits will be increased. Your current income at that time will then be used to decide if you are eligible.

What to Do if Your Countable Income is Too High to Qualify for No-Share-of-Cost Medi-Cal under the A&D FPL Program. . . .

Your Net Countable income is the amount left after you subtract (or deduct) allowable deductions from what you earn. Allowable deductions include deductions called unearned & earned income deductions. See Steps 1 through 11 on the worksheets for an explanation. For the A&D FPL program you also deduct how much you have paid for health insurance yourself.² If you earn too much to qualify for the A&D FPL program, here are other ways you can qualify:

- (a) *You can qualify for the A&D FPL program if you buy dental insurance, vision insurance, Medigap insurance and/or additional healthcare insurance.* First, deduct the amount you pay for healthcare premiums yourself from what you earn. Then you can see if you qualify for the A&D FPL program. Figure out how much insurance you need. For example, let's say your *countable* or your *net income* per month is \$1,161. This is *before* you subtract any Medicare premium deductions. If you pay \$28 or more each month for your health benefit premium, then you would qualify for the A&D FPL program in 2009. Your local insurance agent or your local "Health Insurance Counseling & Advocacy Programs (HICAP) can help you find insurance to qualify for the A&D FPL program. You have to tell HICAP how much you need to spend on insurance each month to qualify for the A&D FPL program. HICAP will not figure that out for you.

Alice and Alberto are a married couple. Alice is covered by Medicare but Alberto is not yet covered. Together, they earn \$1662 a month from Social Security. This is before any Medicare deductions are taken out. When they subtract the \$20 any-income deduction, their combined net countable income is \$1642. This means they do not qualify for the A&D FPL program. In 2009, couples can't earn more than \$1525 to be able to qualify. Their net countable income is more than \$1525. This means their income is \$117 too high. However, if they paid \$117 a month or more for insurance – dental, vision, etc. – their countable income would then be \$1525 or below. Then they would qualify for Medi-Cal without a share of cost under the A&D FPL program.

² Under the Aged-Blind-Disabled Medically Needy (ABD MN) program you deduct insurance payments plus what you pay or are required to pay for necessary medical expenses. It is best to start with things not covered by Medi-Cal (incontinence supplies, therapy, dental vision).

- (b) *You might qualify for the A&D FPL program as an “AB 1183 wobbler” if you meet the following conditions:*
- a. You receive Social Security benefits and you are covered by Medicare.
 - b. As an individual, you cannot get your *countable* income down to \$1133, but it is not higher than \$1229.40. This is *before* your subtract any Part B deductions.
 - c. You pay your own Part B premium. You can deduct this amount as insurance you have paid for. This will bring your countable income down to \$1133³.

OR⁴

- d. You are part of an eligible couple and you are both covered by Medicare.
- e. As a couple, you cannot get your *countable* income down to \$1525 but it is not more than \$1717.80.

Please note: If you pay your own Part B premium as part of a couple, then your countable income goes down to \$1525 or below. This will qualify you for the A&D FPL program. Then Medi-Cal will pay for the Part B premium. But then you will be over the A&D FPL income limit. Medi-Cal will stop paying your Part B premium. You will be transferred to the Medically Needy share-of-cost program. Your Medi-Cal will continue for a month for the redetermination. {Welf. & Inst. Code § 14005.37(d)}. You will be eligible for the A&D FPL program again once you start paying your Part B premium.

(c) Do you (or your eligible spouse) have any earned income? If so, you (or your eligible spouse) *may qualify for Medi-Cal under the 250% Working Disabled Program*. SSDI, private disability pensions, etc., are not counted as earned income. You have to show you would be eligible for SSI and you cannot count disability income or earnings that are exempt. You also do not qualify If you are

³Before, Medi-Cal paid the Part B premiums for everyone who received Medi-Cal. That included people with a share of cost under the ABD MN program. This changed in 2008 because of changes made to the to Welfare & Institutional Code 14005.11(f). Now, Medi-Cal pays the Part B premium of people who qualify for Medi-Cal under a program with no share of cost . Medi-Cal also pays the Part B premium of those with a Medi-Cal share of cost of \$500 or less. For share-of-cost people, Medi-Cal pays the Part B premium for the months the share of cost is met but not in the following month.

⁴ Welf. & Inst. Code § 14005.11(f) refers to “a” Medi-Cal beneficiary, but Medi-Cal treats couples as a single individual.

receiving retirement income including early retirement earnings above the SSI/SSP grant level. For more information visit the website

<http://healthconsumer.org/cs032WorkingDisabled.pdf>

(d) If you have earned income, see if the employer has a cafeteria plan to pay for unreimbursed medical expenses. Money put in a cafeteria plan does not count as income under Social Security and Medi-Cal rules. Those funds are exempt from Social Security (FICA) withholding taxes.

(e) Did you (or your eligible spouse) ever qualify for SSI and Social Security at the same time?⁵ Social Security benefits include benefits received by children, which are called dependent benefits. If so, you (and/or your eligible spouse) may be eligible for Medi-Cal with no share of cost under the Pickle Program.

(f) You (and other members of your family who are for Medi-Cal even if not they are not disabled) might qualify for Medi-Cal under the Aged-Blind-Disabled (ABD) Medically Needy (MN) program. Your share of cost must be the same amount as the countable income that is higher than the MNIL – applicable maintenance need income level. The MNIL is based on family size – for example, \$600 for one person, \$750 for an adult and child, \$934 for a couple or three-person family, etc. See example below:

Alice and Alberto are a married couple. Together, they earn \$1662 a month in Social Security income, before any Medicare deductions are taken out. When they subtract the \$20 any-income deduction, their combined net countable income is \$1642. This means they do not qualify for the A&D FPL program. In 2009, couples can't earn more than \$1525 to be able to qualify. But, under the ABD MN, program they qualify for Medi-Cal with a \$708 share of cost ($\$1642 - \$934 = \708).

(f) If you are an eligible couple, one member of the couple may qualify for no share-of-cost Medi-Cal under the A&D FPL program. His or her countable income cannot be more than \$1733. See DHS ACWDL No. 02-38, Question 7. See example below and worksheet number 3:

⁵ That includes: 1) SSI received for the 5th month of the waiting period before SSDI benefits start or 2) the month before you first qualified for Disabled Adult Child benefits or 3) when you first qualified for Social Security retirement benefits. This is because you receive Social Security Title II benefits for one month in the following month. For example, if you received SSI benefits in March and were also eligible for Title II benefits in March, but you did not receive until those until April, then you were eligible for and received both SSI and Social Security Title II benefits for the same month.

Alice and Alberto are a married couple. They earn a combined net countable income of \$1642. Under the ABD MN program their share of cost would be \$708 ($\$1642 - \$934 = \708).

Let's say Alberto has more Medi-Cal health needs than Alice. He can apply for the A&D FPL program as an individual. Then he would qualify with no share of cost: $\$1642 - \600 (MNIL allocation for Alice) = $\$1042$. This is below the A&D FPL income limit for an individual ($\$1133$); Alice's ABD MN share of cost would be \$708 a month ($\$1642 - \$934 = \708).

(g) *Home and Community Based Services waivers:* As a couple, you might earn too much or have too many resources. Or, you might be a child with a severe disability and qualify for long-term care funded by Medi-cal. And your parents earn too much or have too many resources. If so, you may qualify for Medi-cal through one of the Home and Community Based Services waivers:

1. Waiver for persons with developmental disabilities: You are a client of a regional center that gives services to people with developmental disabilities. And you could qualify for services through an intermediate care facility for persons with developmental disabilities (ICF/DD). Talk to your service coordinator to see if you qualify for this kind of waiver.

2. Waiver waiting list for nursing facility slots: You are a senior or person with a disability. And you could qualify for care in a nursing facility, subacute nursing facility or a hospital. Call Medi-Cal In-Home Operations in Sacramento at (916) 552-9105 or in Los Angeles at (213) 897-6774 to get on the waiver waiting list for nursing facility slots. **There is no waiting list for people who need the waiver to get out of a nursing facility.**

If you are a senior (65 and older) who would qualify for care in a nursing facility, call 1-800-510-2020 for information about applying for the MSSP waiver. Find out if it is available where you live and about where and how to apply.