

Medicaid for Employed People with Disabilities (MEPD) is a program for people with disabilities who work.

Are you eligible?

To qualify you must:

- ◆ Be under age 65.
- ◆ Be disabled. You are disabled if:
 - You are determined to be disabled by the Social Security Administration.
 - The Department of Human Services (DHS) has made a determination that you are disabled.
- ◆ Have income from work or be self-employed.
- ◆ Have monthly **net family income** less than 250% of the federal poverty level for your family size. Net income is your gross family income after deductions and disregards. The DHS office will tell you about the disregards and deductions you can get and if your family's net income is below 250% of the poverty level.
- ◆ Have countable assets that are less than:
 - \$12,000 for one person
 - \$13,000 for a couple

Some assets held by the MEPD applicant or member do not count for the MEPD program. They are:

- **Retirement accounts.** Examples are:
 - Simplified employee pension plans
 - Self-employment pension plans
 - Keogh plans
 - Individual retirement accounts
 - Roth individual retirement accounts
 - Savings incentive matched plans for employees and similar plans for retirement
- **Funds in assistive technology accounts.** This is money saved to get assistive technology to help you do your work. A physician, certified vocational rehabilitation counselor, licensed physical therapist, licensed speech therapist, or licensed occupational therapist must state that the assistive technology is needed to help you in your employment.
- **Funds in an exempt medical savings account.** This money is exempt from federal income taxation as stated in Section 220 of the United States Internal Revenue Code (26 U.S.C. § 220).

- ◆ Pay a monthly premium when **your** monthly **gross income** is above 150% of the federal poverty level. **Premiums are based only on the gross income of the disabled person (see MEPD Premium Chart).**
- ◆ Meet all other eligibility rules for the program.

How do I find out if I can get MEPD?

To find out if you can get MEPD:

- ◆ Complete an application from your local DHS office, or
- ◆ Use your computer to apply at this web site:
<https://secureapp.dhs.state.ia.us/oasis>.

What happens when I have to pay a premium?

You will get a Notice of Decision telling you the amount of your monthly premium for the 12-month enrollment period.

- ◆ Your monthly premium will not go up during your 12-month enrollment period.
- ◆ The monthly premium may go down if you report that your income goes down.

How much will I have to pay?

Look at the chart below to find the monthly premium that you may have to pay. Add your gross earned income and your gross unearned income together. Then find the total of your income on the chart and look for the premium on the same line.

PREMIUM SCHEDULE

If the monthly gross income of the disabled person is:	The monthly premium is:
\$ 1,354 or Less	\$ 0
More than: \$ 1,354	\$ 33
1,625	53
1,986	73
2,256	94
2,530	109
2,800	129
3,070	154
3,340	188
3,610	221
3,880	255
4,152	295
4,605	342
5,328	396
6,140	457
6,998	524
\$ 8,127 and above	608

This chart is a guide only. Federal poverty levels may be updated each year. Changes in the poverty levels will change the income range for premiums.

When are premium payments due?

A billing statement will be sent to you that lists the months for which you have been approved and for which a premium is due. Generally, premiums should be paid by the last day of the month for the next month's coverage.

IMPORTANT: When you are first approved, the bill may be for more than one month and the premium amount or due dates may vary. **Please read the billing statement carefully.**

What happens when I do not pay the premiums?

If you do not pay the premium by the due date, your MEPD will be canceled. You may have to file a new application to get MEPD again.

If you make a late payment:

- ◆ MEPD can be reinstated if your ongoing month's payment is received by the last working day of the month it is due.
- ◆ MEPD coverage can be reopened if the payment is late but is received in the month after the month it is due.

Questions?

Call the DHS office in your county.



MEDICAID FOR EMPLOYED PEOPLE WITH DISABILITIES (MEPD)



MOVING ON UP WITH MEPD

Medicaid for Employed People with Disabilities



Iowa Department of Human Services