

Implementation Guide: Medicaid State Plan Eligibility Eligibility Groups – Mandatory Coverage Qualified Disabled and Working Individuals

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Qualified Disabled and Working Individuals

POLICY CITATION

Statute: 1902(a)(10)(E)(ii), 1905(p)(3)(A)(i) and 1905(s)

BACKGROUND

Overview

This reviewable unit (RU) describes the Medicaid eligibility group for qualified disabled and working individuals (QDWIs). It provides the criteria under which individuals may be covered under this group, the income and resource standards used and the medical assistance provided

The Medicaid eligibility group for QDWIs is one of four groups collectively called the Medicare savings program (MSP) eligibility groups. These are mandatory groups under which certain individuals who are entitled to Medicare Part A can have various Medicare cost-sharing expenses paid on their behalf by Medicaid.

The MSP eligibility groups are:

- Qualified Medicare Beneficiaries (QMB),
- Specified Low-Income Medicare Beneficiaries (SLMB),
- Qualifying Individuals (QI), and
- Qualified Disabled and Working Individuals (QDWI).

Each of the MSP groups has its own eligibility requirements and medical assistance limitations. Depending on the group, the medical assistance available ranges from payment of all Medicare cost-sharing expenses to payment of only the Medicare Part A or Part B premium.

Characteristics

The QDWI group is a mandatory group established by section 1902(a)(10)(E)(ii) of the Social Security Act (the Act) and described in section 1905(s) of the Act. QDWIs are individuals who:

- Are entitled to Medicare Part A under section 1818A of the Act,
- Have income that does not exceed 200 percent of the federal poverty level (FPL),
- Have resources that do not exceed twice the Supplemental Security Income (SSI) resource standard, and
- Are not otherwise entitled to Medicaid.

Section 1818A of the Act provides for voluntary enrollment in Medicare Part A, with a monthly premium, for certain disabled individuals who have exhausted other entitlement. These are individuals who were entitled to Part A coverage due to a disabling impairment

and who would still be entitled to Part A coverage if their earnings had not exceeded the statutory limitation for substantial gainful activity.

Financial Methodologies

SSI income and resource methodologies are used to determine eligibility for QDWIs. Less restrictive financial methodologies under section 1902(r)(2) of the Act may not be applied to this group. In addition, 209(b) states may not apply their more restrictive eligibility criteria to this group. A separate RU, **Non-MAGI Methodologies**, describes the methodologies used by the state.

Medical Assistance Provided

The medical assistance provided to QDWIs is limited to payment for Medicare Part A premiums.

INSTRUCTIONS

A. Characteristics

There is a series of statements (**A.1.** through **A.3.**) describing the characteristics of this eligibility group.

B. Financial Methodologies

There is a statement that SSI methodologies are used in calculating household income for this eligibility group. A separate RU, **Non-MAGI Methodologies**, describes the Non-MAGI methodologies used by the state.

If you wish to view the approved methodologies, select the ***View approved version of Non-MAGI Methodologies*** link.

- The appropriate **Non-MAGI Methodologies** RU will appear if there is an approved version in the MACPro system.
- If there is no approved version of the RU in MACPro, a screen will appear with the following message: “There is no approved version of this reviewable unit in MACPro available to display.”
- Select the ***Qualified Disabled and Working Individuals*** link to return to the **Qualified Disabled and Working Individuals** RU.

C. Income Standard Used

There is a statement of the income standard used for this eligibility group.

D. Resource Standard Used

There is a statement of the resource standard used for this eligibility group.

E. Medical Assistance Provided

There is a statement of the medical assistance provided for this eligibility group.

F. Additional Information (optional)

Except in limited circumstances, this field remains blank. Please consult with CMS before adding any additional information concerning this RU.

REVIEW CRITERIA

No specific review criteria are needed.