

## Health First Colorado Buy-in Program for Working Adults (WAwD) with Disabilities with Waivers

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### Overview

As of January 1, 2023, Health First Colorado Buy-in Program for Working Adults with Disabilities (WAwD) was authorized as an allowable form of Medicaid for the HCBS-DD waiver. HCBS-SLS was authorized on October 1, 2017.

**Working adults with a disability** on any of the adult waivers in Colorado have the option of being on both the waiver and the Buy-in Program. The other waivers this program works with are: Supported Living Services Waiver (SLS); Developmental Disabilities Waiver (DD); Brain Injury Waiver (HCBS-BI); Community Mental Health Supports Waiver (HCBS-CMHS); Elderly, Blind and Disabled Waiver (HCBS-EBD); Complementary and Integrative health (HCBS-CIH), formerly the Spinal Cord Injury (SCI) Waiver.

- **Working adults enrolled in one of the waivers listed above, are auto-enrolled onto Buy-in with the waiver.**
  - Individuals should receive (or have received) a letter from Health First Colorado Medicaid explaining that they have been enrolled onto the Buy-in program, with information about how to opt out of this program.
  - The letter received should include language explaining that the person continues to be eligible for Long Term Care Medicaid.
  - See the FAQ section for more information.

### Additional Information, including qualifying factors:

- **Brochure (English):** <https://hcpf.colorado.gov/sites/hcpf/files/Buy-In%20Program%20for%20Working%20Adults%20with%20Disabilities-Brochure-July%202022.pdf>
- **Brochure (Spanish):** <https://hcpf.colorado.gov/sites/hcpf/files/Buy-In%20Program%20for%20Working%20Adults%20with%20Disabilities-Brochure-Spanish-July%202022.pdf>
- <https://colorado.gov/pacific/hcpf/medicaidbuyinprograms>

## Health First Colorado Buy-in Program for Working Adults (WAwD) with Disabilities with Waivers

- <https://www.colorado.gov/pacific/hcpf/medicaid-buy-program-working-adults-disabilities>

### Acronyms

- CMAP: Colorado Medical Assistance Program (They manage the buy-in programs)
- HCBS: Home and Community Based Services
- LTC: Long-Term Care Medicaid
- MA: Medical Assistance
- SSA: Social Security Administration
- SSDI: Social Security Disability Insurance
- SSI: Supplemental Security Income
- WAwD: Working Adults with Disabilities Buy-in Program

### Contacts

- Direct number for Health First Colorado Working Adults and Children with Disabilities Buy-In Programs:  
**1-800-711-6994**
- Email of contact at Health Care Policy and Financing (HCPF): [sharla.williams@state.co.us](mailto:sharla.williams@state.co.us)
- CMAP- Colorado Medical Assistance Program: 1-800-359-1991

### Background on Health First Colorado Medicaid

- Medical Assistance (MA) categories vary in total coverage or cost to the member, most of which include Medicaid benefits coverage.
- There is a hierarchy of MA categories that consist of 45 programs.
- CBMS (the Medicaid database) will run eligibility through ALL categories every time that eligibility is determined either through a new application or a yearly redetermination.
- Each category has specific requirements such as:

Citizenship	Income
Age	Household relationships
Some have disability requirements	Some count resources, while others do not

- Historically, the only type of Medicaid that has been allowable for individuals to access any of the I/DD waivers is Long Term Care (LTC) Medicaid.

### What is the Health First Colorado Buy-in Program for Working Adults with Disabilities? (WAwD)

WAwD, or Medicaid Buy-In, is a **category of Medicaid assistance for adults with disabilities who work and are over income for other Medicaid assistance programs**. It allows adults to *buy in* to Medicaid by paying a monthly premium, based on a sliding scale and regular Medicaid benefits. Individuals **MUST** be currently employed to qualify for WAwD. This employment can be self-employment.

Members pay a monthly premium according to the chart below.

**Premiums are not currently being collected.**

## Health First Colorado Buy-in Program for Working Adults (WAwD) with Disabilities with Waivers

### 2024 Income Chart and Premium Guide

Monthly Income After Income Adjustments					
Federal Poverty Level (FPL)	0% - 40%	41% - 133%	134% - 200%	201% - 300%	301% - 450%
Family Size: 1	\$0 - \$502	\$503 - \$1,670	\$1,671 - \$2,510	\$2,511 - \$3,765	\$3,766 - \$5,648
Monthly Premium	<b>\$0</b>	<b>\$25</b>	<b>\$90</b>	<b>\$130</b>	<b>\$200</b>

This chart is based on 2024 Federal Poverty Level (FPL) guidelines.

#### How does being on Medicaid Buy-in while on an adult waiver benefit working adults?

Having Medicaid Buy-in for Waivers, allows a person to be under the Buy-in Program income/asset rules rather than the LTC Medicaid rules.

- LTC Medicaid has an asset limit of \$2000; WAwD **does not have an asset limit**.
  - LTC Medicaid has an income limit of 3x the current maximum payment for SSI; WAwD **has a much higher income limit. See the chart above.**
    - Individuals who are on WAwD *do* need to pay a monthly premium, which is based on monthly income.
- **SUPER WEBSITE!!!** <https://co.db101.org/--> If you are working and need help figuring out how much you can earn and keep your benefits, check out this website.

#### Comparison: LTC Medicaid vs. WAwD

	LTC Medicaid	Medicaid Buy-in with Waivers
Asset/ Resource limit	\$2000 individual; \$3000 couple	No limit for Buy-in, but must meet the limit for SSI
Monthly Income limit	3x the current maximum SSI payout for the year <ul style="list-style-type: none"> <li>➤ If income exceeds the LTC limit, you may be asked to complete an Income Trust. An income trust shelters excess earned income and the money is repaid to Health First Colorado Medicaid.</li> </ul>	Cannot exceed 450% of the federal poverty level (see chart above)
<u>Substantial Gainful Activity (SGA) limit with Social Security (If getting benefits)</u>	Statutorily blind individuals: \$2823 Non-blind individuals: \$1550	Statutorily blind individuals: \$2823 Non-blind individuals: \$1550
Covered benefits	Regular Health First Colorado Medicaid benefits are provided (state plan benefits)	Regular Health First Colorado Medicaid benefits are provided (state plan benefits)

### Health First Colorado Buy-in Program for Working Adults (WAwD) with Disabilities with Waivers

Disability Requirement	Must have a qualifying disability (as outlined by the Social Security Administration)	Must have a qualifying disability (as outlined by the Social Security Administration)
Household	Only the individual getting waiver supports	Only the individual getting waiver supports/on the Buy-in program
Monthly fee	None	See chart (based on income)
Trust	Must be approved by the state	Must be approved by the state
Work/Employment	Optional	Must be employed <ul style="list-style-type: none"> <li>• Can be self-employed</li> <li>• No minimum hours or amount of money earned needed</li> </ul>

### Medicaid Buy-in Program with Waivers and Social Security requirements

Individuals with Medicaid Buy-in for Waivers still must meet the Social Security Administration's (SSA) definition of disability.

- Individuals getting SSI cannot earn more each month than Substantial Gainful Activity (SGA). See the chart above.
  - The SSA calculates income differently than Medicaid. While Medicaid considers all earned and unearned money the individual receives each month as "income", SSA only considers *earned* income when determining if the individual has surpassed their SGA limit.
    - There are ways to decrease the amount of earned income the SSA counts towards the individual's SGA limit. **See the Resources section.**
- Individuals getting SSI must meet the asset/resource requirement set by SSA, which is \$2000 for an individual and \$3000 for a couple.
- If the individual is receiving SSDI, there is no asset/resource limit.

### Frequently Asked Questions

#### 1. Is the Buy-in fee affordable? **PREMIUMS ARE NOT CURRENTLY BEING COLLECTED.**

- The premium fee charged is based on a sliding scale of income and is designed to be as affordable as possible.
- For individuals not currently on a LTC waiver, Community Outreach may be able to assist with the Buy-in fee. Financial support would cease upon enrollment onto a waiver.

#### 2. Who should I contact if I have questions about my auto-enrollment?

- Contact CMAP with questions. Confirm that the person is on both the Buy-in program and the correct LTC Medicaid waiver. **1-800-359-1991**
- WAwD is managed by CMAP—Colorado Medical Assistance Program. Once a person has WAwD, their Medicaid case is "housed" with CMAP instead of their county of residence, where historically most LTC Medicaid cases are housed.
- You can also call the number on the first page, under contacts.

#### 3. If I am getting food assistance through Health First Colorado Medicaid, does CMAP also manage that program?

- No, if you are getting food assistance or financial assistance from Health First Colorado, that portion of your case will be managed by the county DHS office where you reside.

#### 4. I am part of the HIBI program (Health Insurance Buy-in Program) and receive financial assistance with my private health insurance premiums. Will that be affected if I am enrolled onto the WAwD program?

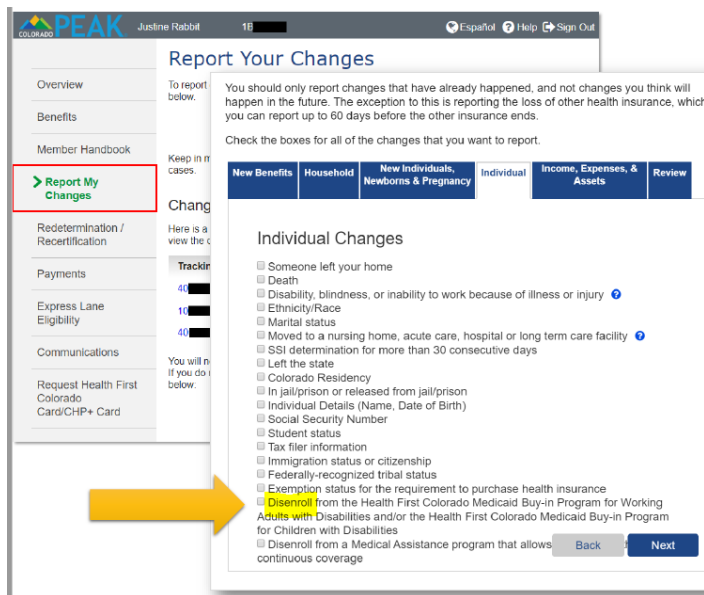
## **Health First Colorado Buy-in Program for Working Adults (WAwD) with Disabilities with Waivers**

- Yes, that would be affected, as you can't have both Buy-in Medicaid and HIBI. For more information, contact the HIBI program administrators. <https://www.mycohibi.com/> or (855) MyCOHIBI or (855) 692-6442
5. **What happens if my employment changes?**
- If a person's current employment circumstance change while on WAwD, they must report the change to CMAP **within 10 business days**.
  - If, while on WAwD, a person loses their employment, **they will have 30 days to find new employment**, otherwise they will no longer qualify for WAwD and will be moved to just LTC Medicaid, assuming they meet the financial requirements of LTC Medicaid.
  - If they don't meet the financial requirements for LTC Medicaid, they may lose Medicaid and all services completely.
    - Moving to just LTC Medicaid could be complicated if a person is over the income/assets and/or resource limit for LTC Medicaid (if employment ends.)
      - Example: Individual has a 401k, which puts them over the asset limit of \$2000 for LTC Medicaid. Since they work, they have been accessing Medicaid Buy-in with Waivers. If the individual loses their job and is unable to find a new one within 30 days, because of their 401k, they likely won't qualify for LTC Medicaid. This person would lose Medicaid entirely and be ineligible for their adult waiver.
        - State SLS may be an option.
        - If the person has Medicare or private health insurance, they will continue to get health benefits through Medicare or the private health insurance plan.
6. **Can the individual be self-employed?**
- Yes, individuals have the option to be self-employed. This means that earning money for odd jobs such as lawn mowing, babysitting, yard work, etc. counts as employment in the eyes of Medicaid.
  - If self-employed, you will need to keep a ledger of all work expenses, dates worked, and money earned.
7. **How will I be notified that I was auto enrolled onto the program?**
- You should have received or will receive a letter that states that your Medical Assistance Benefits have changed, and you have been enrolled onto the WAwD Buy-in program. The letter should also state that you continue to be eligible for LTC Medicaid and can choose to "opt out" of WAwD.
8. **How do I opt out if I do not want to be enrolled on this program?**
- **Before you disenroll, we strongly suggest you speak to a Health First Colorado Medicaid representative to fully understand the consequences of disenrolling, or a Benefits Planner, to ensure you will qualify financially for LTC Medicaid without Buy-in.** <https://co.db101.org/>

### **Opt Out Options:**

- Contact CMAP to inform them that you would like to opt out of the WAwD program.
- Call the Buy-In Eligibility vendor at 1-800-711-6994 and ask to opt out.
- Keep in mind that you may need to opt out yearly.
- You can log onto your PEAK account (create an account if you don't have one) and opt out by reporting a change. [https://peak.my.site.com/peak/s/peak-landing-page?language=en\\_US](https://peak.my.site.com/peak/s/peak-landing-page?language=en_US)
  - Navigate to the "Report My Changes" screen
  - Click on "Individual Changes"
  - Check "Disenroll from the Health First Colorado Medicaid Buy-in Program for Working Adults with Disabilities and/or Health First Colorado Medicaid Buy-in Program for Children with Disabilities."

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- To disenroll, go through Report My Changes
- "Individual Changes"

**9. If I chose to opt out, but change my mind later and want to enroll onto WAwD Buy-in Program, will I have that option?**

- Yes! You have the option to ask Health First Colorado to retro the Buy-in Program back three months. Premiums will NOT be charged for retro months.

**10. If I opt out of the WAwD program and then go over the income limit for LTC Medicaid, what are my options?**

- You will be asked to complete an Income Trust and give Medicaid the money that you earned above and beyond the LTC Medicaid income limit.

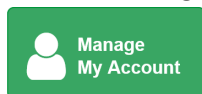
-OR-

- You can reach out to the county/entity that holds your Medicaid and ask to be put back on WAwD with your waiver (one of 6 that participate with this program).
  - **Be specific and ask that they retro date the WAwD back 90 days.**
    - They may ask for additional financial information to make sure that you qualified for WAwD and HCBS LTC Medicaid during those 90 days.
    - **DISCLAIMER:** This may not cover the whole time you were over income and does not guarantee that you will not also need to complete an Income Trust.

**11. What are the options for paying my premium payments?**

Bills for the monthly premium **must be paid by the due date** for the Medicaid coverage to continue. Failure to pay may result in a loss of Medicaid.

- **Mobile App:** Make payments through the new Health First Colorado mobile app, which is available in the Apple App Store and Google Play Store. Members can download the app directly from the app stores, or by updating your current PEAKHealth app. This member-facing app replaces PEAKHealth.
- **Online through PEAK:** <https://coloradopeak.secure.force.com/>
  - Click on "Manage my Account"
 


  - Click on "payments" to see what you owe and to make a payment.
- **Check or money order.** See your Premium bill for more detailed information about how to make payments.

## Health First Colorado Buy-in Program for Working Adults (WAwD) with Disabilities with Waivers

### 12. Who should I contact if I have billing questions?

- Health First Colorado Buy-in Program customer service: **1-800-711-6994** (State Relay 711)

### 13. Why did HCPF make this change to auto enroll people onto the program?

- The change is in response to stakeholder feedback.
- It avoids people bouncing on and off programs due to excess income and/or resources.
- It avoids the need for an Income Trust if the person exceeds LTC Medicaid income limits.

### 14. Can I be approved for WAwD Medicaid Buy-in if I have a special needs trust that has NOT been approved by Health Care Policy and Financing (HCPF)?

- No! WAwD does not have any resource/asset limits, BUT, distributions from the trust can be seen as income, so HCPF must review any trust you are connected to, prior to WAwD approval.

## Resources (Click on links)

### Colorado Disability Benefits 101 (CO DB101)

The Colorado Office of Employment First (COEF) is proud to announce Colorado's newest employment resource, [Colorado Disability Benefits 101 \(CO DB101\)](#). This online tool is available 24 hours a day, 7 days a week to Coloradans with disabilities to address the fear of losing benefits by investigating the questions a career seeker has around "What happens to my benefits when I work?" CO DB101 is aimed to support individuals with disabilities in exploring career options and increasing financial independence.

[View more about CO DB101](#)

[View Supported Employment Page-](#)

Link: <https://co.db101.org/>

**Please contact Social Security or a Benefits Planner to discuss what work subsidies you may qualify for.**

### Ticket to Work Program

Ticket to Work is a free and voluntary program available to people ages 18 through 64 who are blind or have a disability and who receive Social Security Disability Insurance (SSDI) or Supplemental Security Income (SSI) benefits.

Some benefits of this program:

- Subsidies that allow the SSA (Social Security Administration) to **count earned income** differently. Employers complete **form 725** (not available online) to detail the assistance that the individual needs on the job and any work-related expenses.
- The individual receiving Social Security benefits will be exempt from the medical review done by DDS (Disability Determination Services) that occurs every 3/5/7 years. For individuals on the Ticket to Work program, DDS will assume that after the initial DDS decision, the person will remain disabled and won't need to be screened again.
- Job coaching; employment services; employment network funded by SSA

Ticket to Work Help Line at (866) 968-7842 (Voice) or (866) 833-2967 (TTY).

Website: [www.ssa.gov/work](http://www.ssa.gov/work)

People can also sign up for Ticket to Work with Ability Connection Colorado. See below for contact information.



## Health First Colorado Buy-in Program for Working Adults (WAwD) with Disabilities with Waivers

### Social Security and Work Subsidy resources

1. [FORM 725](#)
2. [SUBSIDY QUESTIONNAIRE](#)
3. Social Security Red Book—SSDI and SSI Employment Supports  
<https://www.ssa.gov/redbook/eng/ssdi-and-ssi-employments-supports.htm>
4. Social Security Publications
  - [Resources for Work Equals Success for Me!](#)
  - [What You Need to Know About Earning Money and Supplemental Security Income \(SSI\)](#)
  - [What Resources and Services are Available to Help You Earn Money?](#)

Find more information publications here: <https://www.ssa.gov/pubs/>



**Bottom line:** We recommend that all individuals receiving waiver supports discuss subsidy paperwork with their job coach and employer. The subsidy paperwork must then be submitted to The Social Security Administration.

### Social Security Work Incentive planning and Assistance (WIPA):

WIPA is offered through **Ability Connection Colorado**. The WIPA program is a community-based organization that receives funding from Social Security to provide all Social Security Disability Income (SSDI) and Supplemental Security Income (SSI) disability beneficiaries (including transition-to-work aged youth) with FREE access to work incentive planning and assistance. **Ability Connection Colorado is the only nonprofit approved to provide benefit counseling services through the Social Security Administration program.**

Certified Community Work Incentives Coordinators (CWIC) under the grant with the Social Security Administration must undergo high level security screening and training to provide and protect important beneficiary information. This information is provided FREE OF CHARGE.

### For more detailed information and for a list of CWIC representatives, check out:

<http://www.abilityconnectioncolorado.org/programs/employment/social-security-work-incentive-planning/>  
<https://www.abilityconnectioncolorado.org/>

Phone: 303.691.9339 Fax: 303.691.0846

[info@abilityconnectioncolorado.org](mailto:info@abilityconnectioncolorado.org)