



## Medi-Cal: 250% Working Disabled Program

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The 250% Working Disabled Program (250% WDP) is a full scope, no share of cost, Medi-Cal program that removes barriers to employment and self-sufficiency for people with disabilities. The 250% WDP is a good option to explore with customers with disabilities with a share of cost and high medical expenses. No disabled person who wants to work should fear losing medical benefits; income limits are high and rules are favorable.

### The Basics of Who Qualifies

The 250% WDP is for individuals who are disabled and working.

- Disabled means they meet Social Security Administration definition of disability; often receiving Social Security Disability income
- Working means full-time, part-time, or self-employment
- There is no minimum amount of earnings
- At least an hour a month with pay
- The definition of employment is liberal

Customers must also be Income Eligible with countable earnings below 250% of the Federal Poverty Level

## Benefits of the 250% Working Disabled Program

The 250% WDP benefits include:

- The ability to work and maintain affordable health coverage through Medi-Cal
- No large shares of cost
- Disability-related income is exempt in determining eligibility and premium
- Medi-Cal pays Medicare Part B premium, and customer automatically qualifies for the Medicare Part D Low Income Subsidy

## Customers Not Yet Working

Sometimes a customer is disabled and working and exploring the 250% WDP is an obvious choice. Other times potential 250% WDP eligibility is less apparent. Customers who are disabled who have a large share of cost may want to consider working in order to benefit from the program. Perhaps the customer is already doing something that they could explore being paid for, for example, watering the neighbor's plants when they are away. There is no minimum amount of earnings.

## Frequently asked questions

I've been disabled for over 20 years, and my worker is asking me about work? Weird.

When a customer has a share of cost, eligibility specialists look to see if there are other options. They know that there is a very liberal definition of work under the WDP. There's no expectation a disabled individual start full-time work; the idea is that there may be a way for the customer to get access to lower cost health care by finding a doable job.

What about customers age 65 and older? Are they eligible?

Customers over age 65 may be eligible. If a person was determined disabled prior to turning 65, then Social Security

Income is exempt as disability-based income. If a person was not considered disabled at the time they turned 65, a disability evaluation can be conducted however Social Security Income will still be countable as unearned income, and NOT be exempt. Therefore, if a customer was not determined disabled prior to turning 65, the customer is unlikely to be eligible.

### What if the customer doesn't get a regular paycheck?

If a customer does not get a traditional paystub there are other options to verify income. For example, for informal jobs, the customer can provide a handwritten receipt signed by the person receiving services that states date, amount, and services rendered. Call for other options.

The website

[https://www.dhcs.ca.gov/services/Pages/TPLRD\\_WD\\_cont.aspx](https://www.dhcs.ca.gov/services/Pages/TPLRD_WD_cont.aspx) has reference links for guides, instructions, and Frequently Asked Questions (FAQ) for both enrolled users and one-time users.