

Medicaid Buy-In Agenda

| Topic | Presenter |
|--|---|
| General webinar instructions | R. Tully |
| Introduction/purpose | R. Tully |
| What is MIWD? | J. Miller/J. Koehler |
| Relation of MBIWD to Medicaid financing and spend down | T. Lampl/R. Tully |
| Relation of MBIWD to Supported Employment | L. Herman |
| Relation of MBIWD to Ticket to Work | D. Dennis |
| Local area experiences | J. Englund/P. Moore |
| Critical next steps | T. Lampl/L. Henrich/K. Boester/S. Allen |

General Webinar Instructions

- Phone handset or headsets are preferred over cell, cordless or speakerphones due to background noise or static.
- Avoid putting your phone on hold during the presentation, especially if you have hold music.
- If you are having a sound quality issue, hang up and dial the telephone number again.
- Identify yourself when speaking.
- Questions will be taken at the end of topic

What is MBIWD?

Who is eligible?

- Continued health care coverage for individuals with disabilities
- Program is based on Ohio's state plan
- Answer the following 5 questions to determine who should consider applying for MBIWD

1. Are you between the ages 16 and 64?

- If yes, continue
- If no, you are not eligible
- You can age out of MBIWD

2. Do you have a job that pays you regularly?

- If yes, you may be eligible
- The amount doesn't matter, but having FICA and either state or federal taxes withheld does matter
- If you are self employed, you must be reporting to the IRS or have last year's tax return

3. Do you have a disability that meets the social security standard

- YES, if:
 - 1) If you are eligible for Medicaid due to disability
 - 2) If you receive a Social Security Disability Insurance or Supplemental Income check
 - 3) If you need to establish your disability, request a determination from Medicaid - provide medical evidence to show how your disability impacts you.

Substantial Gainful Activity (SGA) will not count

4. Is your income less than \$2,256 a month?

- Medicaid counts:
 - benefit checks
 - earned income

Medicaid uses SSI rules (disregard \$20 & \$65)

Divide remaining earnings by 2

MBIWD also has a \$20,000 annual earnings disregard if needed

5. Do you have more than \$10,580 in resources?

- If no, you may be eligible
- Resources that don't count: the house you live in, 1 car, term life insurance, PASS plan
- Resources that do count: cash, savings accounts, certificates of deposit, anything you own that could be converted to cash

Premiums

- Replace spenddown and patient liability
- Based on family income over 150% of Federal Poverty Level (10% of the difference)
- Other health insurance premiums can be deducted from MBIWD premium

MBIWD Eligibility and Premium Scenarios

For an adult, (unmarried) disabled person with less than \$10,580 in resources and monthly health insurance payments of \$96.40

| Income (earned & unearned) | Eligible? | Premium Amount |
|----------------------------|-----------|----------------|
| \$10,000 | Yes | \$0 |
| \$20,000 | Yes | \$0 |
| \$30,000 | Yes | \$18 |
| \$40,000 | Yes | \$102 |
| \$50,000 | Yes | \$185 |
| \$60,000 | Yes | \$268 |
| \$70,000 | Yes | \$352 |
| \$80,000 | Yes | \$435 |
| \$90,000 + | No | n/a |

MBIWD Eligibility and Premium Scenarios

For an adult, (unmarried) disabled person with less than \$10,580 in resources and no monthly health insurance payments

| Income (earned & unearned) | Eligible? | Premium Amount |
|----------------------------|-----------|----------------|
| \$10,000 | Yes | \$0 |
| \$20,000 | Yes | \$31 |
| \$30,000 | Yes | \$115 |
| \$40,000 | Yes | \$198 |
| \$50,000 | Yes | \$281 |
| \$60,000 | Yes | \$365 |
| \$70,000 | Yes | \$448 |
| \$80,000 | Yes | \$531 |
| \$90,000 + | No | n/a |

Once you are eligible – what then?

- If you lose your job you have 6 months to find a new one (Grace Period)
- If you get behind (2 months) in paying premiums, you will lose eligibility
- If you are determined medically improved you can remain in the program with slightly higher work requirements

What is the role of Benefits Planning?

- Work Incentives planning
 - Impact of earnings on benefits
- Assistance completing proper forms
- Contact local WIPA project for services
 - COVA – (877) 521-2682
 - Ohio Legal Rights Service – (800) 282-9181
 - Legal Aid Society of Greater Cincinnati – (800) 582-2682

Relationship of MBIWD to Medicaid Financing and Spenddown?

- There are approx 27,000 persons in the CMH system on Spenddown at an average monthly Spenddown of \$240, much of which is met using 100% state and local funding
- In many instances the client's Spenddown amount is met either through incurred costs of receiving mental health services or paid by a Board or provider pursuant to Ohio administrative code
- Result: Our system incurs costs of more \$6 million each month on Spenddown

Persons who currently have a Spenddown, who enroll in MBIWD, go off Spenddown

Relationship of MBIWD to Medicaid Financing and Spenddown

- MBIWD removes a major disincentive to work and encourages clients to attain competitive employment as a realistic goal in recovery
- MBIWD does not require a specific number of hours worked – only requires paid employment
- Providers can effectively encourage seeking competitive employment opportunities and/or develop part time work or paid job exploration opportunities within the mental health system (NOTE: Providers will need to address ethical issues of hiring persons treated by their agency)
- Administrative burden (see next slide) of Spenddown is reduced and state and local funds previously used for Spenddown are available to be reinvested into service delivery

Spenddown=Administrative Burden

- In a survey of provider organizations in Cuyahoga County, administrative costs associated with Spenddown ranged from approximately \$12,000 a year for a provider with a relatively small caseload to \$60,000 a year for a provider with a large caseload.

Spenddown Example 1

- A person with an SSDI benefit of \$900 per month, a Spenddown amount of \$194.60 per month, and Medicare premium of \$96.40 per month gets a part time job for 50 hours a month at \$12 per hour.
- That person will:
 - Have no Spenddown;
 - An MBIWD premium of zero;
 - Income below the SGA amount of \$980 per month; and
 - Total annual income (earned and unearned) of \$18,000.

Spenddown Example 2

- A person with an SSDI benefit of \$900 per month, a Spenddown amount of \$194.60 per month, and Medicare premium of \$96.40 per month, begins work at 10 hours per month at \$7 per hour in a supported employment position developed and paid by the local mental health system. The person's treating agency has been incurring the full amount of the Spenddown in order to make the person eligible for Medicaid.
- This person will:
 - Have no Spenddown;
 - An MBIWD premium of zero;
 - Increase gross income by \$840 annually
- The local mental health system will be spending less for the supported employment position (\$840) than it spent contributing to the individual's Spenddown (\$2,335.20) annually - the difference of which may be reinvested to provide additional services.

Relationship of MBIWB to Medicaid Financing and Spend Down

BOTTOM LINE:

Enrollment in MBIWD is a WIN-WIN!

It eliminates both monthly spend down costs and disincentives to work

What is the relation of MBIWD to Supported Employment?

- MBIWD is conditioned on Employment
- Competitive Employment is what the vast majority of consumers want.
- Supported Employment is the most effective means to get there, and stay there
- ***Work supports recovery.***

What is evidence-based supported employment?

- Principles
- Key elements
- New and Evolving Supports
 - Medicaid Buy-in,
 - Ticket to Work,
 - Pathways Grant Opportunities

How Can I Learn More About Supported Employment?

- Agencies Implementing the Practice

- <http://www.mh.state.oh.us/medicaldirdiv/clinicalbp/documents/ccoe.implementation.update.pdf>

- Supported Employment CCOE

- <http://www.ohioseccoe.case.edu/>

- Ohio Rehabilitative Services Commission

- Carl Sabo, Manager, Workforce Development
 - 614-781-8730, carl.sabo@rsc.state.oh.us

- ODMH

- Lon Herman or Dana Harlow, Office of Clinical Best Practices
 - 614-466-9955, harlowD@mh.state.oh.us,
hermanl@mh.state.oh.us

What Is the Relationship of MBIWD to Ticket to Work (TTW)?

- MBIWD has been one of the **key missing links** to the success of Ohio's TTW program
 - Meaningful wage & continued health care **coverage through Medicaid**
 - Many Medicaid health care services can not be replaced by the health care services offered by employers in the private marketplace

What is Ticket to Work?

It's all about **CHOICES** and **OPPORTUNITIES**

- Ticket-holders want more choices for services & job opportunities
- Providers offer those choices by becoming Employment Networks

YOURTICKETTOWORK.COM

What are the Benefits of using a Ticket?

- No continuing disability reviews
- Can be utilized for Supported Employment programs
- Free work incentives and benefits planning services
 - The Ticket program encourages the utilization of the work incentives

Increased the Understanding of Work Incentives

- Impairment Related Work Expenses
- Subsidies and Special Conditions
- Trial Work Period
- Extended Period of Eligibility
- Expedited Reinstatement (EXR)
- MBIWD

What have been local area experiences in implementing MBIWD?

Mental Health Advocacy Coalition

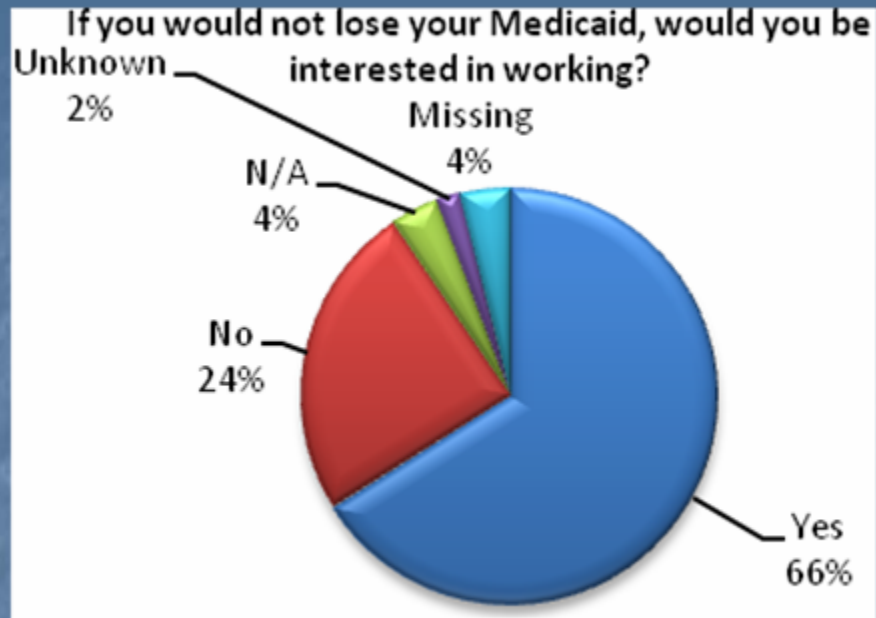
Assessment of Current and Potential Demand

- Analysis of number of consumers on spend down, average amount, and time spent on spend down
- Review of current programs providing employment services
- Consumer survey

Consumer Survey Results Summary

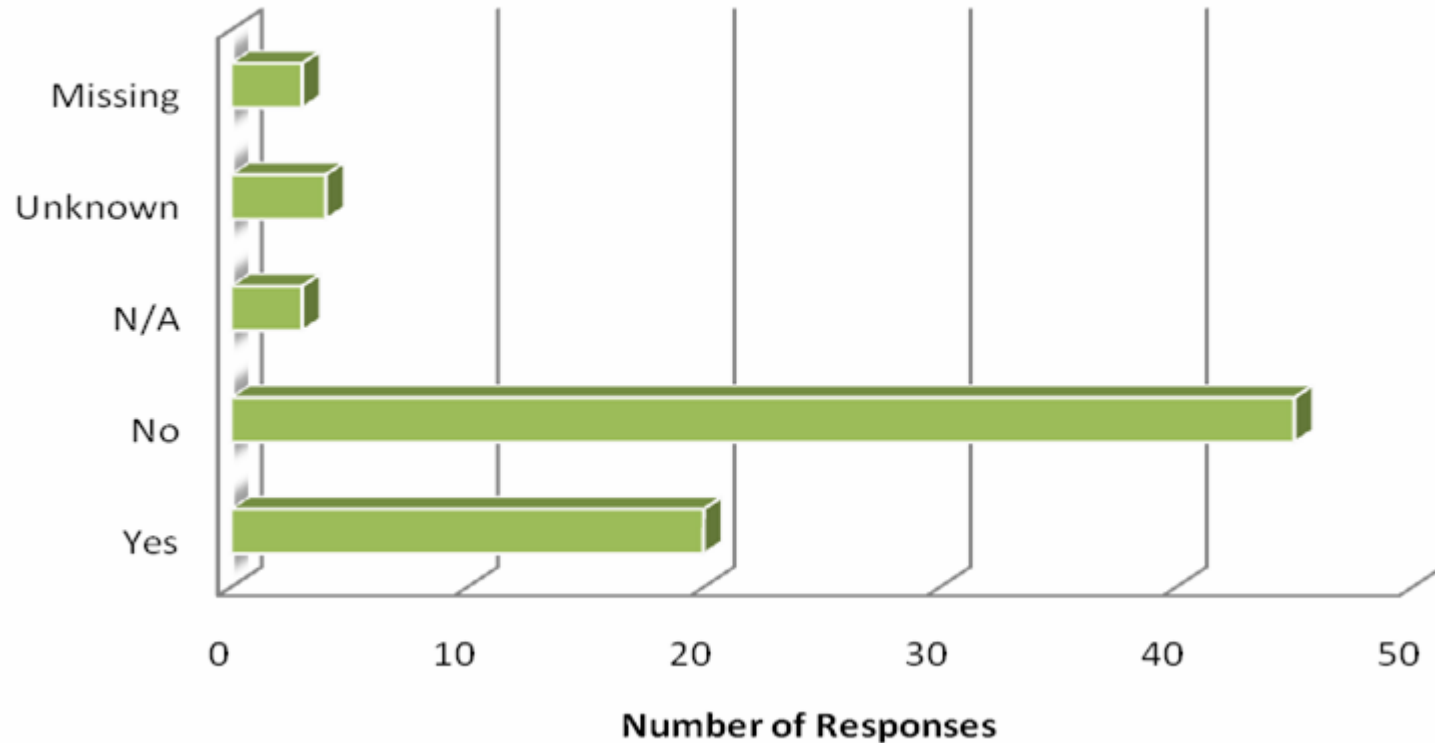
- Consumers from a number of mental health provider agencies in Cuyahoga County were asked to complete a survey about their opinions about employment as it relates to the possibility of enrolling in a Medicaid Buy-in program. Consumers were asked to complete six questions; this report includes the results of those responses*.

*number of respondents: 75



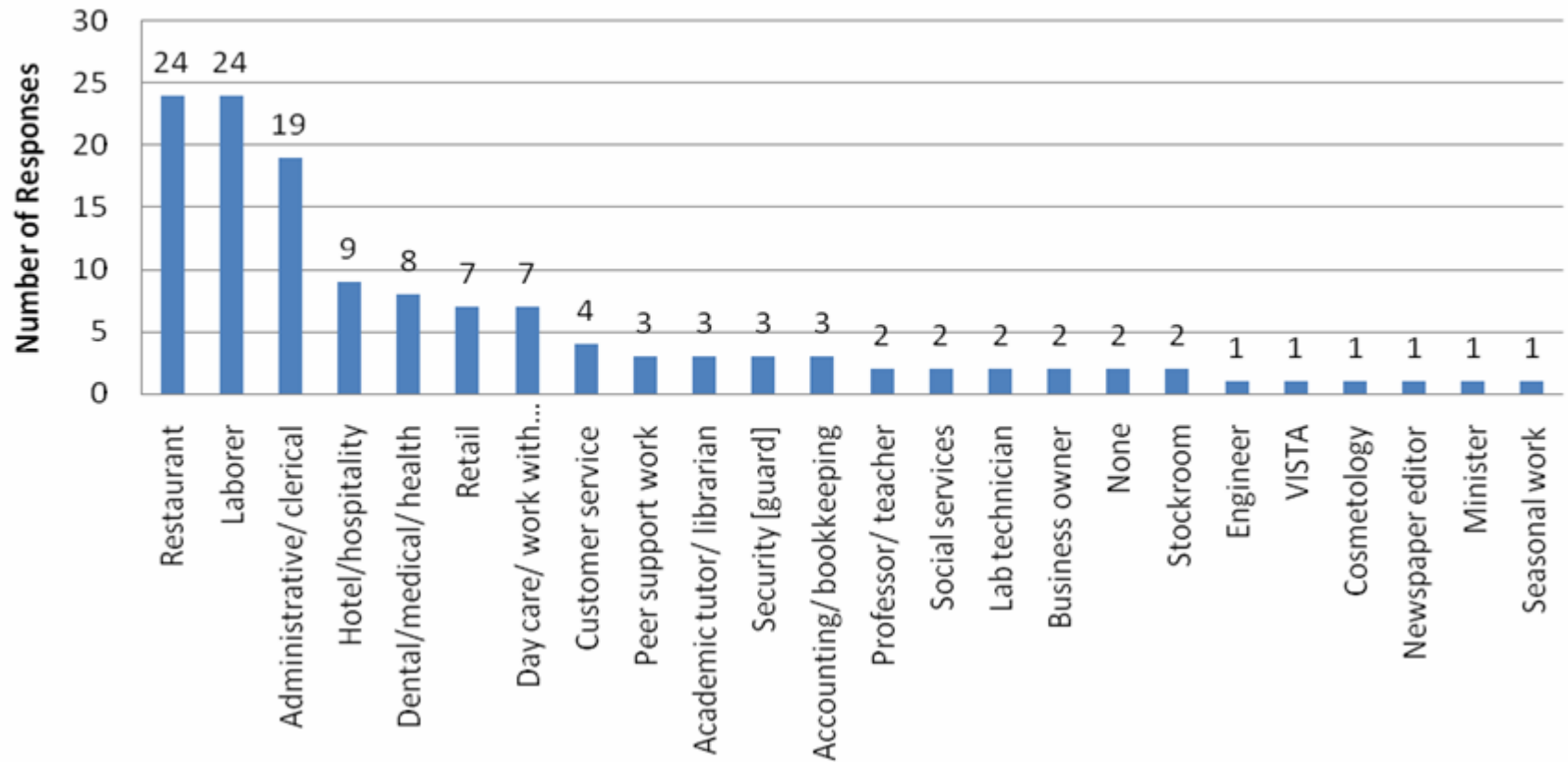
When asked whether they would be interested in working *if they would not lose their Medicaid benefits*, the majority of consumers indicated that they would be interested in working.

Do you have a spend-down?

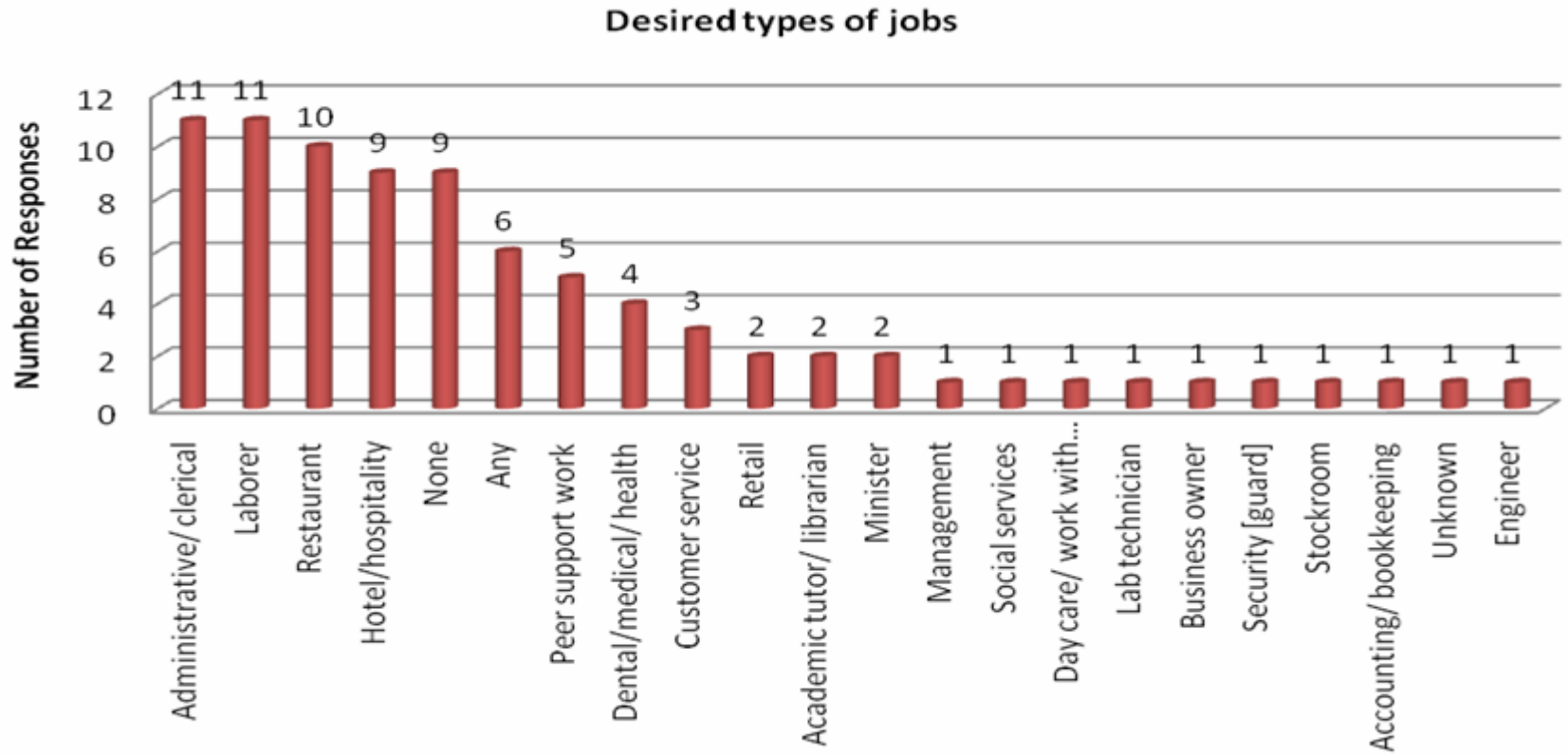


There are fewer clients with a spend-down than there are without.

Previous types of jobs held

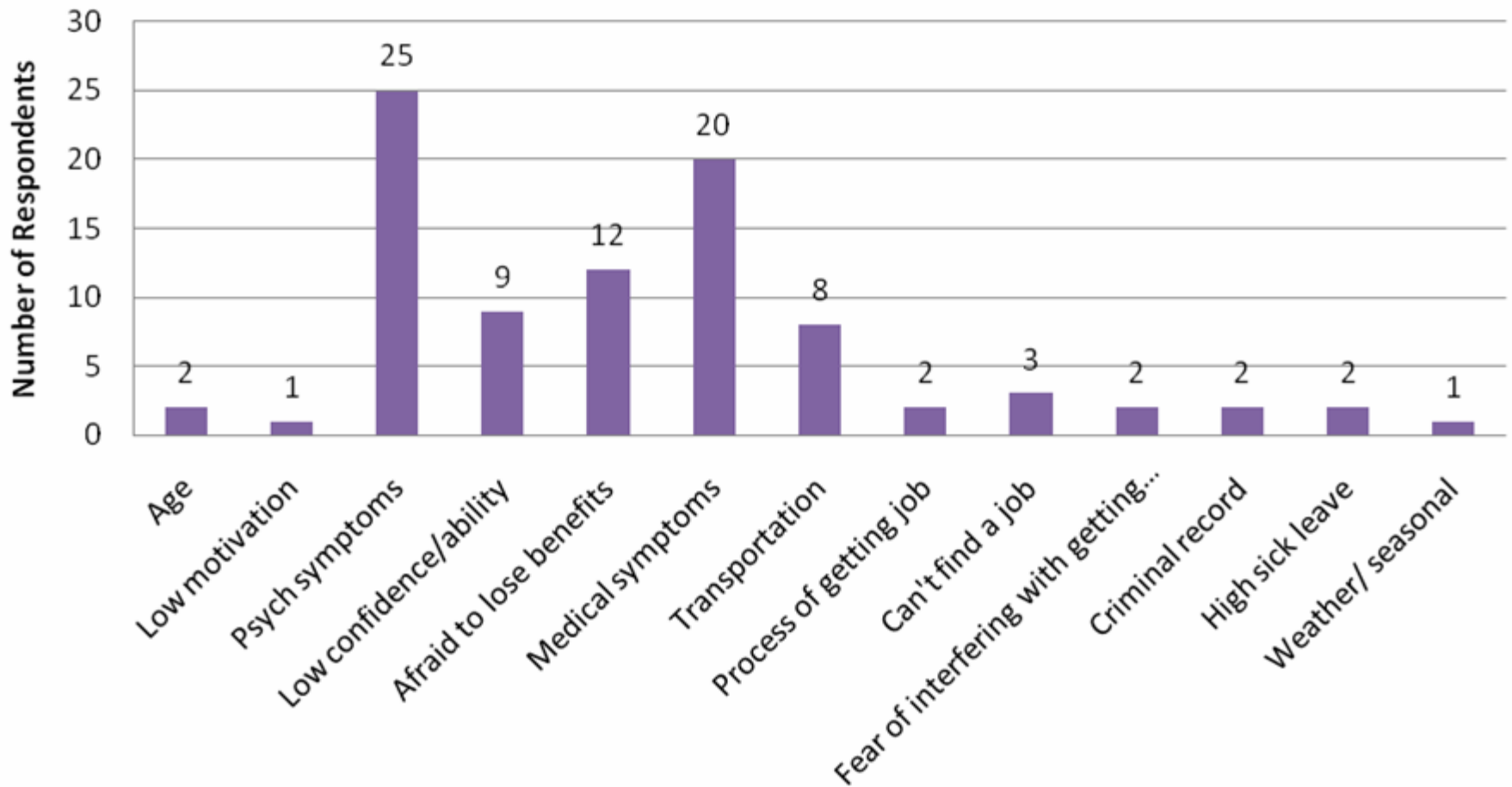


The majority of positions held by consumers in the past are in the food service, labor (including factory work, trades, janitorial work, and others), and administrative/clerical fields, although there were numerous and quite varied responses to this question!



The same three areas are the most-reported desired fields of work, though in a different order. As above, responses to what sort of work is desired are also varied and high in number.

Factors preventing return to work



There were a number of factors reported as factors impeding consumers' returning to work. Health problems (mental and physical) and transportation were the most commonly reported.

- The number of hours that consumers reported wanting to work ranged from zero to 40 per week, with 30 hours/week being the average number of hours desired.

Partners in the Effort

- Board, Providers, BVR, CCOE, Department of Employment and Family Services

Next Steps

- Trainings for providers on MBIWD
- Encourage use of current employment services and pursue opportunities to expand
- Tracking of Buy-in Efforts

Community Support Services – Akron Incorporated into our existing Clean Sweep Custodial Services:

- Three-hour custodial services and ground maintenance work crew on Saturday mornings
- Consumers are scheduled for one shift each month
- CSS case managers refer consumers to CSS employment services for processing and scheduling on the morning crew
- These consumers have indicated a previous lack of interest and desire to work for various reasons, but often due to impact of earnings on benefits

Community Support Services – Akron (continued)

- Employment staff assist consumer with completing the MBI paperwork upon receiving the first paycheck, along with writing a statement verifying the once monthly work schedule
- Employment staff continue to evaluate work skills and interest of consumers in eventually pursuing community employment
- The hope is that this small taste of and step toward employment, with the disincentives to work now removed, will spur the majority of these consumers to express a desire to work on a regular basis, and referral and engagement in vocational rehabilitation services can then be initiated