

Are there income and asset tests for the Sherlock Plan?

Your net countable earned income must be under 250% of the Federal Poverty Level (\$31,900 a year in 2020).

Countable income is income remaining after all Social Security Income disregards are applied.

You can have countable assets up to \$10,000 as an individual and \$20,000 with a spouse. Assets that are not counted include qualified medical retirement accounts and accounts determined to be for the purposes of maintaining independence, and approved items that are necessary for a person to remain employed.

If I already stopped receiving benefits can I still qualify for the buy-in program?

You may still qualify, but you would have to satisfy the other requirements.

How do I get more information?

If you have questions you can call Disability Rights Rhode Island.

Disability Rights

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Disability Rights Rhode Island is the private non-profit law office that receives federal funding to advocate for Rhode Islanders with disabilities.

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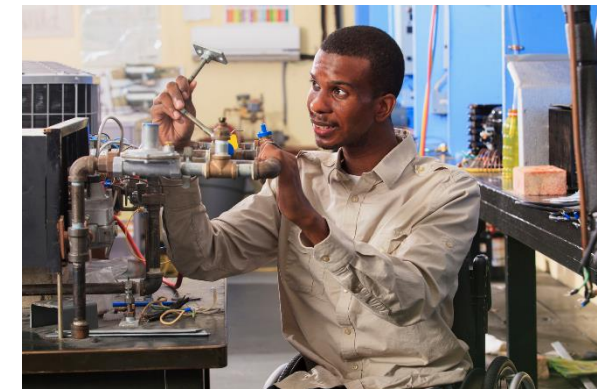
www.drri.org

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Are you receiving Social Security disability benefits but want to go back to work?



Did you know:

If you are receiving Social Security disability benefits, you can return to work and still keep your Medicaid or Medicare.

You can work and still get medical coverage!

There are many programs that help people to return to work without losing their government health benefits.

If I am on SSDI benefits, will I lose my Medicare if I go back to work?

If you begin to work while on SSDI benefits, you can continue to qualify for Medicare benefits, even if you are no longer receiving a check. You may have to pay a premium. Check with your local Social Security office to find out how long you will have Medicare coverage for and what your premium will be.

If I am on SSI will I lose my Medicaid if I go back to work?

As long as you are still receiving an SSI check, your Medicaid will continue.

What if I earn too much to get an SSI check, can I still keep my Medicaid?

Yes, if you stopped getting your check because you were earning too much, under Sec. 1619(b) of Public Law 99-643 you can continue to be eligible for Medicaid as long as you still have a disability and earn less than the “threshold amount” (income limit for the year). In 2020 the threshold amount was \$33,557 in Rhode Island. In some cases you might be able to request a higher threshold amount.

You must also need Medicaid in order to be able to work and unable to afford other comparable health insurance.

How do I know if I qualify under 1619(b)?

You should contact your local Social Security Office as soon as you stop receiving SSI checks. They can tell you if you qualify and sign you up if you do.

Are there other Medicaid programs for people who work?

Yes, Rhode Island has a Medicaid Buy-In program for people with disabilities who work called the Sherlock Plan.

What is the Sherlock Plan?

The Sherlock Plan allows people with disabilities to obtain Medicaid coverage. Depending on how much they earn Sherlock Plan enrollees may pay a monthly premium based on a sliding scale or may pay any cost share for long-term care services.

How do I qualify for the Sherlock Plan?

You qualify for the Sherlock Plan if you meet the Social Security disability standard. Your ability to work does not affect whether you meet this standard. You must have proof of active paid employment, but there is no minimum number of hours you need to work.