



Balancing Work and Medicaid Eligibility

AMSI GUIDE BWM1

Summary:

This guide explains how individuals with disabilities and their families can balance employment income with Medicaid eligibility. It covers income and asset rules, spend-down programs, and the Medicaid Buy-In for Working People with Disabilities (MBI-WPD). The guide also compares Medicaid with employer-sponsored insurance and outlines planning strategies to avoid coverage gaps.

Highlights:

- **Medicaid Eligibility:** SSI-related budgeting rules, 2025 income and asset limits, spend-down options, and pooled trusts.
- **Employment and Medicaid:** How wages are counted, the role of supported employment, and the MBI-WPD program.
- **Employer Insurance vs. Medicaid:** Strengths, limitations, and advantages of dual coverage.
- **Planning Strategies:** Balancing wages, using spend-down effectively, documenting income/expenses, and seeking professional guidance.
- **Resources:** State agencies, WIPA projects, legal services, and care coordination organizations.
- **Annex Cases:** Real-world examples, including households with caregiving, transition to independent living, couples balancing employer insurance, parents with disabled children, and marriage of two disabled adults.

Key Message:

Balancing work, income, and Medicaid is not only a technical process but a matter of **stability and civil rights**. With informed planning, individuals and families can pursue employment and independence while protecting access to essential healthcare and supports.

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