COMPARISON CHART	
MEDICAID BUY-IN PROGRAM FOR WORKING PEOPLE WITH DISABILITIES (MBI-WPD)	**MEDICARE SAVINGS PROGRAM (MEDICARE "BUY-IN")**
Refer to 03 OMM/ADM-4 for more details of this program	Refer to 00 OMM/ADM-7 for more details of this program
The MBI-WPD program offers working people with disabilities the opportunity to retain Medicaid health care coverage despite increased income. Certain Medicaid recipients with a spenddown may benefit by switching to this program. **BENEFIT: <u>Regular Medicaid Coverage</u>** **ELIGIBILITY REQUIREMENTS:** To qualify, an applicant must: • Be a New York State resident • Be certified disabled by either the Social Security Administration (SSA) or the State Disability Review Team • Be at least 16 but under 65 years of age • Work in a paid position for which all applicable State and Federal income and payroll taxes are paid • Have total net income at or below 250% of the FPL and non-exempt resources that do not exceed $10,000 • Pay a premium if required **PROGRAM INFORMATION:** • Responsibility for case processing and eligibility determination is currently shared between the LDSS and the State Interagency Team Disability reviews for this program are performed by the State Disability Review Team in Albany.	The Medicare Buy-In administered by Medical Assistance assists low income people who are on Medicare through age or disability by paying their monthly Medicare premiums. **BENEFIT: <u>Payment of Medicare Premiums and in some cases Medicare deductibles and coinsurance</u>** **ELIGIBILITY REQUIREMENTS:** To qualify, an applicant must: • Be a New York State resident • Be entitled to or conditionally eligible for Medicare Part A • Meet certain income and resource levels (which are lower than the MBI-WPD income and resource levels) **PROGRAM INFORMATION:** The categories under the Medicare Savings Program are: • Qualified Medicare Beneficiary (QMB) • Specified Low Income Medicare Beneficiary • Qualified Individual I (QI-1) • Qualified Working Disabled Individual (QWDI)* *Applicant cannot be eligible for Medical Assistance, pays for Part A premium only. LDSS is responsible for the eligibility determination and identification on the computer system.