



FAQ

FREQUENTLY
ASKED
QUESTIONS

Q: What is MWD?

A: The Medicaid for Workers with Disabilities (MWD) Program provides Medicaid coverage to certain employed individuals with disabilities, ages 16 through 64. The MWD Program allows members to keep their Medical Assistance while they work, even if they earn too much to qualify for other Medicaid programs.

Q: Is MWD Medicaid?

A: Yes, MWD coverage is a full Medicaid coverage.

Q: Who is eligible for MWD?

A: Delaware Residents who:

- Are U.S. Citizens or Qualified Non-Citizen.
- Are at least 16 and under 65 years of age.
- Have a disability, as defined by the Social Security Administration (SSA). Disabilities might include physical or developmental disabilities, mental health, or intellectual disabilities.
- Are employed, either full-time or part-time.
- Are paying the Federal Insurance Contributions Act (FICA) payroll tax.
- Have unearned income at or below a certain monthly amount, determined annually by DMMA. This amount is adjusted each year based on the Social Security Cost-of-Living Adjustment (COLA). Contact our office for the current unearned income limit.
- Have total countable income at or below 275% of the Federal Poverty Level (FPL).

In determining countable income for eligibility, certain earned and unearned income disregards or exclusions apply. Contact our office for the current countable income limit.

Q: What medical services are provided under MWD?

A: The MWD Program covers many medical services, including:

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| · Doctor visits | · Durable medical equipment and supplies |
| · Hospital stays | · Medical transportation services |
| · Dental services | · Mental health services |
| · Hospice services | · Physical and occupational health services |
| · Emergency care services | · Rehabilitation services |
| · Home health services | · Other medically necessary services |

Q: How do I know if I have a disability that will qualify me for MWD?

A: An applicant must have a disability, as defined by the SSA. Disabilities might include physical or developmental disabilities, mental health, or intellectual disabilities. Your disability must significantly limit or prohibit your ability to do basic work-related activities, such as lifting, standing, walking, sitting, or remembering. Your disability or health condition is expected to last at least a year or result in death. If you are not able to initiate a disability determination with the SSA, we can assist in initiating one for you.

Q: Does MWD provide coverage for short-term disability?

A: No. Disability as defined by SSA is a total disability determination expected to last at least a year or resulting in death.

Q: Do I have to be receiving Supplemental Security Income (SSI) or Social Security Disability Income (SSDI) to be eligible for MWD?

A: No. individuals who apply for MWD do not have to apply for or receive SSI or SSDI benefits.

Q: Does MWD count all my wages towards eligibility or are there exclusions for certain expenses that I must pay?

A: MWD allows for monthly earned income exclusions, in this order, as follows:

1. Earned income of disabled student children (under age 18) can be excluded up to the current limit. These limits are updated annually by SSA;
2. \$20.00 general income exclusion;
3. An additional \$65.00 of earned income;
4. Earned income of a disabled individual used to pay for work expenses that are directly related to their impairment. These are the costs paid by the individual for certain items and services that are needed to maintain employment;
5. One-half of remaining earned income.

Q: I am married, do you count my spouse's income?

A: Your spouse's income will be calculated and *may* be considered in the total countable income when determining your income eligibility for MWD.

Q: Must I work a certain number of hours or meet wage requirements to qualify?

A: No. Employment may be part time or full time, but you must be paying the Federal Insurance Contributions Act (FICA) payroll tax.

Q: Does MWD have a resource limit for eligibility?

A: No. MWD does not have a resource test for eligibility.

Q: Can I be eligible for MWD if I am self-employed?

A: Yes, but you must provide documentation of self-employment and that you are paying Federal Insurance Contributions Act (FICA) payroll tax.

Q: Do I have to pay a premium to participate in MWD?

A: No. As of July 01, 2024, Delaware Medicaid elected to discontinue the premium requirement for all MWD recipients.

Q: I am covered under my spouse's health insurance, am I still eligible for MWD?

A: Yes. You can have other health insurance coverage. Your other health insurance would be your primary coverage. MWD benefits would be secondary as Medicaid is always the payer of last resort.

Q: I have Medicare. How does MWD coverage work with Medicare?

A: Medicare would be your primary insurance. MWD benefits would be secondary to Medicare. MWD will also cover your Medicare premiums and deductibles.

Q: If my SSDI benefits are terminated because of my earnings, will I also be ineligible for MWD?

A: No. individuals who apply for MWD do not have to apply for or receive SSI or SSDI benefits.

Q: Will I automatically be terminated from MWD if I lose my job?

A: An eligibility requirement for the MWD program is that the individual must be paying the Federal Insurance Contributions Act (FICA) payroll tax. If you lose your job, you will need to inform Medicaid by the 10th day of the month following the month in which the change in your circumstances occurred. Medicaid will screen to see if you are eligible for any other Medicaid program prior to terminating your coverage.

Q: I just moved to Delaware. I was participating in a similar Medicaid program in my prior State of residence. Am I automatically eligible for MWD in Delaware, or do I need to reapply?

A: Each state has different eligibility requirements. You must apply for and meet Delaware's eligibility requirements to qualify for MWD benefits.

Q: How do I apply for MWD?

A: To apply for the MWD Program, call the Milford State Service Center at Riverwalk to request an application. You can ask for an application to be mailed, faxed, or emailed to you.

Milford State Service Center at Riverwalk
253 NE Front St., Milford, DE 19963

Q: What do I need to provide to apply for MWD?

A: You must provide your completed application, and you may also be asked to provide the following information if DMMA cannot verify it electronically:

- Proof of citizenship and identity, or immigration status.
- Proof of income including a full month's paystubs, or the latest tax-return if self-employed.
- Proof of disability. (If you have not been determined disabled, we can assist in initiating a determination for you.)

Q: How do I submit my application?

A: You can submit your MWD application in the following ways:

Mail to: Milford State Service Center at Riverwalk, Attn: MWD, 253 NE Front St., Milford, DE 19963

Fax: (302) 622-4185, Attn: MWD. Be sure to fax all pages of your application.

In Person: At your local Long Term Care benefits office. Visit our website to find the office location near you.

Q: Is a face-to-face interview required to apply for MWD?

A: No. A face-to-face interview is not required.

Q: Can I ask for coverage before my application date?

A: Yes. If you have medical expenses within the three months prior to the month you submit your application, you can request a determination of retroactive eligibility. If you meet all eligibility requirements, you may be determined eligible for retroactive coverage.

Q: If my application to the MWD program is approved, when does my coverage start?

A: When your application is approved you are enrolled in a Managed Care Organization (MCO). If you prefer a different MCO you do have 90 days to change your enrollment. Your services begin when you are enrolled with an MCO.

Q: How can I get more information on the MWD program?

A: To get more information on the MWD program, you can call the Milford State Service Center at Riverwalk at 302-424-7190 (TTY: 711). We would be happy to send an informational flyer to you. Delaware Medicaid is currently working to update our website to include information on the MWD program.

Q: How do I learn more about other programs I may qualify for?

A: Visit the DMMA website to learn about programs and services available to Delaware residents:

www.dhss.delaware.gov/dhss/dmma.