

**Do you have a disability, need Medi-Cal,  
but can't afford the share of cost?**

The **California Working  
Disabled Program** can help!

**Participants save on health and long term care costs through...**

- Access Medi-Cal with a low monthly premium!<sup>i</sup>
- Medicare Part B with NO premium (\$104.90/month savings)!
- Medicare Part D Prescription Drug Plans with NO premium and NO deductibles!<sup>ii</sup>

**AND**

- Earn and keep income!
- Build assets!
- Can use IHSS at home and/or at work!

**What is the California Working Disabled (CWD) Program?**

The CWD program is designed to encourage and support people with disabilities of all ages to participate in the workforce, earn income, and build certain assets while still qualifying for Medi-Cal's health insurance and long-term care benefits. Because of this program, people with disabilities don't have to choose between work and Medi-Cal; they can have both. And those who cannot access Medi-Cal because of a high share of cost, they can have that share of cost waived through work. **However, if you are 65 and older and not currently receiving disability benefits**, you will need to demonstrate that you acquired your disability prior to turning 65.

**What counts as work?**

The definition of work is flexible. It can include anything from a salaried employee position, to self-employment and/or part-time work. A person just needs to show proof of employment or self-employment, with a pay stub, written verification from an employer, written agreement, a W-9 form or an IRS tax return.

**Who is eligible for the CWD?** To be eligible, a person must:

- ☐ **Meet the medical requirements** of [Social Security's definition of disability](#)<sup>iii</sup>, but not the agency's income and work requirements. See revised side for more details.
- ☐ **Working or able to work and earning income**, including part-time and/or self employed work. *There is no minimum number of hours of work required per month.* See how to find opportunities on next page.
- ☐ Have **Countable Earned Income** at or below 250% of the federal poverty level: \$2,475/month<sup>iv</sup> (\$3,338/month for a couple).
- ☐ Have **Gross Income** no more than \$29,425<sup>v</sup> (\$39,825 for a couple).
- ☐ Have **assets worth less than \$2,000 (\$3,000 for a couple)**. Some assets are not counted toward this limit.

**Assets NOT counted:**

Your primary home, one vehicle, household goods and personal belongings, life insurance policy with a face value of \$1,500 per person, and prepaid burial plan (unlimited if irrevocable or up to \$1,500 if revocable). All IRS approved retirement products (like IRAs) are excluded.

**Gross income is income from all sources**

**What is "countable income?" Countable income equals...**

Earned income	minus	Impairment Related Work Expenses
Salary, wages, tips	minus	Expenses related to a person's disability and their work, like transportation assistance or special eye glasses)

**Unearned income is NOT "countable" income:** e.g. Social Security Disability Income (SSDI), Worker's Compensation, California State Disability Insurance, Federal/State/Private disability benefits are not counted.

## Help Us Spread the Word!

This excellent program can potentially benefit many more adults with disabilities of all ages. We encourage you to share this article and educate the public on its benefits. One website for more information and answers to your questions are the [Disability Benefits 101 website](https://ca.db101.org/) – <https://ca.db101.org/> and try their “Medi-Cal for the Working Disabled Calculator”.

**Meeting Medi-Cal Requirements of Disability** - This can be done by showing that you receive:

- Social Security disability benefits,
- No longer receive Social Security disability benefits because of work but still receive Medicare because of continued disability,
- Received Social Security Disability benefits that converted to Social Security Retirement benefits when you turned 65 years old,
- Receive Medi-Cal or In-Home Supportive Services (IHSS) based on disability, or
- Show that you received Medi-Cal, IHSS, or SSI or Social Security within the past 12 months, or
- You can be determined disabled by the Disability Determination Service Division of the Department of Social Services.

**Think you might be eligible? These places can help you apply:**

- ☐ Call Community Living Campaign to set up an appointment to explore your eligibility and the documentation you might need to apply. Call 415-821-1003 and leave a message for Jose Santamaria.
- ☐ Visit the Department on Aging and Adult Services’ new “Hub” at 2 Gough Street for help in applying or call them at 415-557-6555.
- ☐ Learn about the Community Living Campaign’s Working Disabled pilot, where we are hiring up to ten individuals with a high share of cost or who would otherwise benefit from being a part of the Working Disabled Program.

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<sup>i</sup> Premiums based on countable income. The premium range is \$20 - \$250/month ( \$30 - \$375 for a couple). This is often significantly less than the cost of private insurance coverage, and may be less than the share of cost one has to meet in the Medi-Cal Share of Cost (a.k.a. Medically Needy) program.

<sup>ii</sup> Copays still apply for Part D prescriptions, up to \$6.50 per prescription.

<sup>iii</sup> Find more information at <https://www.ssa.gov/planners/disability/dqualify4.html> - in short, “The inability to engage in any substantial gainful activity (SGA) because of a medically determinable physical or mental impairment(s): that can be expected to result in death, or that has lasted or that Social Security expects to last for a continuous period of not less than 12 months.”

<sup>iv</sup> Actual Gross Earned Income limit is a lot higher (\$4,991 per month) due to the way earned income is calculated.

