



Ticket to Work Health Assurance (TWHA)

SB 45/90 & SB 106 Impact

Eligibility Factor	Before	After
Excluded assets (in addition to exclusions for other MO HealthNet categories)	Medical savings accounts and independent living accounts for the participant up to \$5,000/year each and earnings on such deposits.	Medical savings accounts and independent living accounts for the participant up to \$5,000/year each and earnings on such deposits. Retirement accounts, such as individual accounts, 401(k) plans, 403(b) plans, Keogh plans, and pension plans
Gross Income limit	<i>300% of FPL (Individual - \$3,765 Couple - \$5,110)</i>	None
Net Income limit (now just the Income limit)	<i>85% of FPL (Individual - \$1,067, Couple - \$1,448)</i>	250% of FPL (Individual - \$3,138, Couple - \$4,259)
Income disregards and deductions used to determine countable (net) income	<ul style="list-style-type: none"> • <i>All earned income of the disabled worker.</i> • <i>The first \$65 and one-half of the remaining earned income of a non-disabled spouse</i> • A twenty dollar standard exemption. • Health insurance premiums. • A seventy-five dollar a month standard deduction for the disabled worker's dental and optical insurance when the total dental and optical insurance premiums are less than seventy-five dollars. If the total dental and optical insurance premiums exceed \$75, allow the actual premium. • All Supplemental Security Income (SSI) payments received. • The first fifty dollars (\$50.00) of the disabled worker's SSDI payments • A standard deduction for impairment-related employment expenses equal to one-half of the disabled worker's earned income. 	<ul style="list-style-type: none"> • Disabled worker's earned income between 250 & 300% of FPL is excluded in determining eligibility. • The first \$50,000/year (\$4,166.67/month) of a non-disabled spouse's earned income. • A twenty dollar standard exemption. • Health insurance premiums. • A seventy-five dollar a month standard deduction for the disabled worker's dental and optical insurance when the total dental and optical insurance premiums are less than seventy-five dollars. If the total dental and optical insurance premiums exceed \$75, allow the actual premium. • All Supplemental Security Income (SSI) payments received. • The first fifty dollars (\$50.00) of the disabled worker's SSDI payments • A standard deduction for impairment-related employment expenses equal to one-half of the disabled worker's earned income.
Premium	<ul style="list-style-type: none"> • <i>Based on gross income</i> 	<ul style="list-style-type: none"> • Based on countable income (gross income minus disregards other than excluded earnings between 250 & 300% FPL)

Examples: Single person receiving SSDI \$1,500.70 per month and on Medicare with a Part B premium of \$174.70. MO HealthNet spend down would be \$239 per month.

Earned Income	Before	After
Employed earning \$300 per month.	Spend down will increase to \$356. Ineligible for TWHA as over net income limit. Would need to earn at least \$378/mo. to be eligible for TWHA.	Eligible for TWHA with a \$42 premium.
Employed earning \$2,300 per month during trial work period (TWP)	Spend down will increase to \$1,356. Ineligible for TWHA as over gross income limit due to still receiving SSDI. During the TWP maximum they could earn and be eligible for TWHA is \$2,264.	Eligible for TWHA with a \$62 premium
Employed earning \$2,300 per month after trial work period.	Eligible for TWHA with a \$62 premium.	Eligible for TWHA with a no premium.
Employed earning \$3,765 per month after trial work period.	Eligible for TWHA with a \$156 premium. If earning above \$3,645 ineligible for spend down as earnings above SGA limit of \$1,550 and TWHA on gross income.	Eligible for TWHA with a \$42 premium.
Employed earning \$7,919.40 per month after trial work period.	Ineligible for TWHA on gross income. Ineligible for spend down as earnings above SGA limit of \$1,550	Eligible for TWHA with a \$156 premium.

Examples: Married receiving SSDI \$1,500.70 per month and on Medicare with a Part B premium of \$174.70 with a non-disabled spouse earning \$50,000 per year. MO HealthNet spend down would be \$1,908 per month.

Employed earning \$300 per month.	Spend down will increase to \$2,058. Ineligible for TWHA as over net and gross income limit.	Eligible for TWHA with a no premium
Employed earning \$2,300 per month during trial work period (TWP)	Spend down will increase to \$3,058. Ineligible for TWHA as over gross income limit regardless of amount disabled worker's earnings.	Eligible for TWHA with a \$56 premium.
Employed earning \$2,300 per month after trial work period.	Ineligible for TWHA on gross income. Ineligible for spend down as earnings above SGA limit of \$1,550	Eligible for TWHA with a no premium
Employed earning \$10,000 per month after trial work period.	Ineligible for TWHA on gross income. Ineligible for spend down as earnings above SGA limit of \$1,550	Eligible for TWHA with a \$211 premium