

QUESTION	ANSWER
Is the income limit per month or per year?	Income limits shared in this presentation are per month.
Is the asset limit what someone gets or keeps from month to month?	Income is the money one can receive in a given month. Assets are what remains of that money.
What is a Keogh plan?	Keogh plans are similar to retirement plans but are for the self-employed or unincorporated small businesses. It is a specific plan mentioned in IRS
Are land or homes counted in any way for eligibility?	The home one lives in, and the land including adjacent property that home sits on, is not counted as an asset. If someone owns a property that is not home their home or adjacent to it, such as vacation property, that property will be counted as an asset.
Are inherited IRA and 529 plans excluded? Are pre-existing retirement accounts excluded if the person is a new application for Medicaid – exploring TWA eligibility?	529 plans are excluded. All IRAs and retirement accounts including 401(k) plans, 403(b) plans Keogh plans and pension plans are excluded as available assets for TWA, This includes pre-existing retirement accounts that were established before the person applied for Medicaid or became eligible in the TWA category.
How long is a Trial Work Period (TWP)?	A Trial Work Period (TWP) Is typically defined as earning at least the Trial Work Amount, which is \$1110/month for 2024, for a total of 9 months. Once an individual has earned 9 Trial Work Months within a 5 year period, he/she has exhausted his/her TWP.
How does a person indicate they want to apply for TWA Medicaid? Is it a special application?	There is one application for all Medicaid categories, with a supplemental form that needs to be completed by applicants who answer they have disability, are blind, or are age 65 or over. For those with a disability and are working, FSD does a determination of their eligibility for TWA at the same time they determine eligibility for spend down/non-spend down coverage. If eligible for TWA and another category, FSD allows the applicant to choose.
If a person did not apply for TWA when they were in their TWP, are they now eligible to apply for TWA if they are working?	The TWP has nothing to do with TWA eligibility. A person with a disability who is working could be eligible for TWA if they are in the TWP, have used up the TWP, are not earning enough to have started the TWP, or have never received SSDI.
What if you're not yet receiving SSDI/SSI (or other assistance) but trying to work part-time while filing for one of the assistance programs?	You can still apply for Medicaid coverage under TWA. If you do not yet have SSI or SSDI, you will need to submit an MRT packet so that FSD can establish your eligibility for MoHealthNet for the

	Aged, Blind, and Disabled. You can find instructions on our DMH website at: https://dmh.mo.gov/medicaid-eligibility/applying
Does the \$75 deduction apply if the spouse pays the insurance?	It does not matter who pays the insurance premium, as it is who the insurance is for that matters. So, if the insurance is for the individual with a disability, it does not matter if it is the individual or his/her spouse who is paying that premium.
Would a person still be eligible to maintain SLMB status with TWHA?	Yes, as long as their income does not exceed the SLMB1 limit (\$1,506 for a single individual, \$2,044 for a married couple)
How does someone get the MRT packet of disability forms? How often does the packet need to be completed?	If a person who applies for Medicaid based on disability and is not receiving SSDI or SSI, the FSD Medical Review Team (MRT) must do a disability determination and needs the MRT packet to start the process. FSD will send the packet to the applicant. There is also a link to it on the DMH website's Medicaid information page. If MRT determines a person disabled, they set a date for the next disability determination, which will be at least 12 months in the future but could be longer. FSD will notify the person when they starting a redetermination and need a new MRT packet.