



Missouri Department of  
**MENTAL HEALTH**



*Ticket to Work Health Assurance  
2024:  
What's Changed?*

# COMMON TERMS

- Federal Insurance Contributions Act (FICA)
- Federal Poverty Limit (FPL)
- Senate Bill (SB)
- Social Security Disability Insurance (SSDI)\*
  - When referring to SSDI, this could also include benefits someone is receiving based on a parent's record or a deceased spouse's benefit
- Substantial Gainful Activity (SGA)
- Supplemental Security Income (SSI)
- Ticket to Work Health Assurance (TWHHA)
- Trial Work Period (TWP)

# WHAT IS TICKET TO WORK HEALTH ASSURANCE (TWHHA)?

Ticket to Work Health Assurance is a Medicaid category for those

- with disabilities,
- who are working,
  - including those who are self-employed, and
- are paying Social Security and Medicaid taxes, also known as FICA,

Allows people to keep, or get, Medicaid at a more affordable rate than spend down, even if earning above Substantial Gainful Activity (SGA)

# WHEN DID TICKET TO WORK HEALTH ASSURANCE (TWHHA) BEGIN?

- TWHHA was first created in 2007, under SB 577.
- It is in MO State Statute (RSMo) section 208.146
- In 2023, SB 45/90 & 106 modified it

# MEDICAID CATEGORIES FOR THOSE WITH DISABILITIES

	<b>Non-Spend Down</b>	<b>Spend Down</b>	<b>TWHA</b>
Income Limit	\$1,067 (individual) \$1,255 (blind individual) \$1,448 (couple) \$1704 (blind couple)	No income limit, but must spend down income below non-spend down amount	\$3,138 (individual) \$4,259 (couple)
Asset Limit	\$5,909.25 (individual) \$11,818.45 (couple)	\$5,909.25 (individual) \$11,818.45 (couple)	\$5,909.25 (individual) \$11,818.45 (couple)

# EXCLUDED ASSETS

Before

- Medical savings accounts and independent living accounts for the participant up to \$5,000/year each and earnings on such deposits

Now

- 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**

# INCOME LIMIT

Before

- Gross income limit of 300% of Federal Poverty Level (FPL)
  - Individual = \$3,765
  - Couple = \$5,110
- Net income limit of 85% of FPL
  - Individual = \$1,067
  - Couple = \$1,448

Now

- **One countable income limit of 250% of the FPL**
  - **Individual = \$3,138**
  - **Couple = \$4,259**

# INCOME DISREGARDS AND DEDUCTIONS

## What's remained the same?

- All Supplement Security Income (SSI) payments received
- \$20 standard exemption (personal income exemption)
- Health insurance premiums
- \$75 standard deduction for disabled worker's dental & optical insurance (when total premiums are less than \$75)
  - Actual dental & optical insurance premium costs (when total premiums > \$75)
- 1<sup>st</sup> \$50 of the disabled worker's SSDI payments
- Standard deduction for impairment-related employment expenses equal to 1/2 of the disabled worker's earned income



# INCOME DISREGARDS AND DEDUCTIONS – WHAT'S DIFFERENT?

## Before

- All earned income of the disabled worker
- 1<sup>st</sup> \$65 and ½ of the remaining earned income of non-disabled spouse

## Now

- **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 non-disabled spouse's earned income**



# PREMIUM

Before

- Based on gross income

Now

- **Based on countable income (gross income minus disregards other than excluded earnings between 250 – 300% FPL)**

SINGLE, RECEIVING \$1,500.70/MONTH  
SSDI, MEDICARE PART B PREMIUM OF \$174.70

Employed earning \$300 per month

Before

- Ineligible for TWHA
  - Net income over limit
  - Would need to earn at least \$378/month to be eligible for TWHA
- Spend down = \$356/month

Now

- Eligible for TWHA
  - Premium = \$42/month

SINGLE, RECEIVING \$1,500.70/MONTH  
SSDI, MEDICARE PART B PREMIUM OF \$174.70

Employed earning \$2,300 per month

Before

Now

- Ineligible for TWHA during Trial Work Period (TWP)
  - Gross income over limit while still receiving SSDI
  - Spend down = \$1,356/month
- Once TWP over, eligible for TWHA
  - Premium = \$62
- During TWP, eligible for TWHA
  - Premium = \$62/month
- After TWP, still eligible for TWHA
  - Premium = \$0/month

SINGLE, RECEIVING \$1,500.70/MONTH  
SSDI, MEDICARE PART B PREMIUM OF \$174.70

Employed earning \$7,919.40 per month after TWP

Before

- Ineligible for TWHA
  - Gross income over limit
- Ineligible for spend down
  - Earnings above SGA (\$1,550/month)

Now

- Eligible for TWHA
  - Premium = \$156/month

MARRIED, RECEIVING \$1,500.70/MONTH  
SSDI, MEDICARE PART B PREMIUM OF \$174.70,  
NON-DISABLED SPOUSE EARNING \$50,000/YEAR

## PWD Employed earning \$300 per month

Before

- Ineligible for TWHA
  - Both gross & net income over limit
- Spend down = \$2,058/month

Now

- Eligible for TWHA
  - Premium = \$0/month

MARRIED, RECEIVING \$1,500.70/MONTH  
SSDI, MEDICARE PART B PREMIUM OF \$174.70,  
NON-DISABLED SPOUSE EARNING \$50,000/YEAR

## PWD Employed earning \$2,300 per month

Before

- Ineligible for TWWA
  - Gross income over limit regardless of disabled worker's earnings
- During TWP, spend down = \$3,058/month
- After TWP, ineligible for spend down as earnings above SGA (\$1,550/month)

Now

- During TWP, eligible for TWWA
  - Premium = \$56/month
- After TWP, still eligible for TWWA
  - Premium = \$0/month

# MARRIED, RECEIVING \$1,500.70/MONTH

SSDI, MEDICARE PART B PREMIUM OF \$174.70,  
NON-DISABLED SPOUSE EARNING \$50,000/YEAR

## PWD Employed earning \$10,000 per month after TWP

Before

- Ineligible for TWHA
  - Gross income over limit
- Ineligible for spend down
  - Earnings exceed SGA (\$1,550/month)

Now

- Eligible for TWHA
  - Premium = \$211/month



## WHERE TO GO FOR MORE ASSISTANCE

- Benefits Planners
- MO DB 101 – <https://mo.db101.org>
- DMH website - <https://dmh.mo.gov/medicaid-eligibility/twha>



# THANK YOU

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