



Disability Topics

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Extending Medicaid to Workers with Disabilities: The Medicaid Buy-In Program

Working-age adults with disabilities need adequate health insurance to enter or remain in the work force, but their options for insurance coverage are limited. Many who have full-time jobs may not be covered through their employer-sponsored health insurance because of a pre-existing condition. Those who work part-time or have jobs that do not offer health coverage may have to turn to government-sponsored programs, such as Medicaid. However, a person with a disability who earns more than the allowable amount will be ineligible for Medicaid coverage. That's where the Medicaid Buy-In program comes in.

The Medicaid Buy-In program allows adults with disabilities to earn more than would otherwise be possible and still have Medicaid coverage. In return, participants "buy into" the Medicaid program, typically by paying premiums based on income. As of December 31, 2008, 42 states were operating a Medicaid Buy-In program to extend Medicaid coverage to working people with disabilities, with total nationwide enrollment of more than 90,000.

To assist the Centers for Medicare & Medicaid Services (CMS) in monitoring the Medicaid Buy-In program, Mathematica has developed a series reports and policy briefs that present quantitative measures of participation in the program. For both the issue briefs and the statistical profile, Mathematica's researchers built a new longitudinal person-level database on Buy-In participants that contains information provided by the states as well as data from the Supplemental Security Income and Social Security Disability Insurance programs, and from Medicaid and Medicare programs. The database was made possible through a broad interagency effort to build a comprehensive system for monitoring the employment, health care, and public program participation of people with disabilities.

Publications

- ["Analysis of Medical Expenditures and Service Use of Medicaid Buy-In Participants, 2002-2005" \(October 2009\) Executive Summary](#)
- ["The Three E's: Enrollment, Employment, and Earnings in the Medicaid Buy-In Program, 2006" \(April 2008\) Executive Summary](#)
- ["The Interaction of Policy and Enrollment in the Medicaid Buy-In Program, 2005" \(May 2007\)](#)
- ["Participation in the Medicaid Buy-In Program: A Statistical Profile from Integrated Data" \(May 2006\)](#)

Working with Disability Series:

- ["What Happens to Medicaid Buy-In Participants After They Leave the Program?" Working with Disability, Work and Insurance In Brief #9 \(September 2009\)](#)
- ["How Do Employment Outcomes of Medicaid Buy-In Participants Vary Based on Prior Medicaid Coverage? An Example from Massachusetts," Working with Disability, Work and Insurance In Brief #8 \(October 2008\)](#)
- ["How Do Medicaid Buy-In Participants Who Collect Social Security Disability Insurance Benefits Use SSA Work Incentive Programs?" Working with Disability, Work and Insurance In Brief #7 \(December 2007\)](#)
- ["What Is the Demonstration to Maintain Independence and Employment \(DMIE\) and Who Is Participating?" Working with Disability, Work and Insurance In Brief #6 \(August 2007\)](#)

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"How Do Medicaid Buy-In Participants Compare with Other Medicaid Enrollees with Disabilities?" *Working with Disability, Medicaid Expenditures In Brief #5* (June 2007)

"Do Participants Increase Their Earnings After Enrolling in the Medicaid Buy-In Program?" *Working with Disability, Earnings In Brief #4* (May 2007)

"Who Are the Top Earners in the Medicaid Buy-In Program?" *Working with Disability, Earnings In Brief #3* (March 2007)

"How Does the Medicaid Buy-In Program Relate to Other Federal Efforts to Improve Access to Health Coverage for Adults with Disabilities?" *Working with Disability, Work and Insurance In Brief #2* (October 2006)

"How Much Are Medicaid Buy-In Participants Earning?" *Working with Disability, Earnings In Brief #1* (May 2006)

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