



Apple Health for Workers with Disabilities (HWD)

The *Apple Health for Workers with Disabilities (HWD)* program recognizes the employment potential of people with disabilities, and represents Washington State's response to the landmark "Ticket to Work" legislation passed by Congress in 1999.

Changes are coming to the HWD program. The program rules described in this fact sheet take effect January 1, 2020.

The *Ticket to Work and Work Incentives Improvement Act (TWWIIA)* enables people with disabilities to no longer have to choose between taking a job and having health care. View online information about TWWIIA at: <http://choosework.net/>.

Under HWD, people with disabilities can earn more money and purchase health care coverage for an amount based on a sliding income scale.

HWD benefits include:

- Medicaid benefit package
- Access to long term services and supports, if functional requirements are met
- Greater personal and financial independence
- Members can earn and save more without the risk of losing their healthcare coverage

Who qualifies for HWD?

Washington residents who:

- Meet federal disability requirements
- Are employed (including self-employment) full or part time as described in WAC 182-511-1200
- Pay their monthly premium for coverage

What does it cost?

- Your monthly premium is based on a sliding scale. It cannot be more than 7.5% of your total income - but it can be less! (See example on back page for determining the monthly premium amount)



How to apply:

- Call 1 (800) 871-9275 to leave a message with designated staff who complete HWD applications. They will contact you directly and check their direct message line daily. Apply online at www.washingtonconnection.org.

For more information about HWD, see **Apple Health for Workers with Disabilities**.

Examples for determining HWD premiums

According to program rules in WAC 182-511-1250, the monthly premium is determined using two calculations:

- The first calculation adds together some of the unearned income the enrollee may be receiving, such as a Social Security Disability Insurance (SSDI) benefit plus 2.5 % of current earnings.
- The second calculation is 7.5% of total income. The monthly premium is the lesser of the two amounts.

Example 1.

- An individual receives an SSDI cash benefit of \$853, which is unearned income.
- The individual has earnings of \$2,065. Total income is \$2,918.
- The first calculation equals \$127; the second calculation equals \$218.
- The monthly premium for this individual is \$127.

Example 2.

- An individual receives an SSDI cash benefit of \$1,253 and has current earnings of \$1,565. Total income is \$2,818.
- The first calculation equals \$335; the second calculation equals \$211.
- The monthly premium for this individual is \$211.

A comparison of premium amounts in the two examples above shows that a higher SSDI benefit means a higher premium amount. If an individual works and earns enough over time, the SSDI may stop. The monthly premium is then limited to 2.5% of current earnings after deducting \$65.



A new benefit for HWD enrollees

- During enrollment in HWD an individual can put some or all of their earnings into an account that does not have other funds in it. If they need to apply for coverage under a different program in the future, the value of the separate account will not be counted for eligibility.
- If you receive county services as an individual with intellectual or developmental disabilities, ask your Case Resource Manager (CRM) about Benefits Planning services that may be available for you.
- If you receive services from the state Division of Vocational Rehabilitation (DVR), DVR provides Benefits Planning services for DVR customers ONLY.
- Visit the **Washington Pathways to Employment (P2E)** Web Portal for information about other resources, including Benefits Planning services funded by the Social Security Administration.