



“Dependent” means the natural or adopted child of either the eligible or ineligible spouse, who lives in the same household with the applicant and who is under age 18, or under age 22 if a student regularly attending a school, college, university, or vocational school.

### ***What is the resource limit for the Working Disabled Medicaid Buy-In?***

- For an individual, resources (money or property) cannot be more than \$10,000
- For an individual who lives with his or her spouse, the resource limit is \$15,000

Some resources (such as your home or a vehicle used for family transportation) do not count in determining your resources.

### ***Where can I find out more about Working Disabled Medicaid Buy-In?***

Call the Division of Public Assistance at 1-800-478-7778 or visit one of our offices:

Anchorage  
University Center  
4001 Ingra Street, Suite 131  
Anchorage, AK 99503

Wasilla  
855 W. Commercial Drive  
Wasilla, AK 99654

Long Term Care  
University Center  
4001 Ingra Street, Suite 131  
Anchorage, AK 99503

Kenai  
11312 Kenai Spur Hwy., Suite 2  
Kenai, AK 99611

Fairbanks  
675 7th Ave., Station E  
Fairbanks, AK 99701

Juneau  
10002 Glacier Hwy., Suite 201  
Juneau, AK 99801

# **WORKING DISABLED MEDICAID BUY-IN CATEGORY**



Division of Public Assistance

Mike Dunleavy, Governor  
Heidi Hedberg, Commissioner



## ***What is the Working Disabled Medicaid Buy-In Category?***

Individuals who are not eligible for Adult Public Assistance and related Medicaid because of earned income may still qualify for Medicaid by paying a monthly premium. This is known as “Medicaid Buy-In”.

### ***If eligible, will I be required to pay a monthly premium?***

An individual who is eligible under this category of Medicaid may or may not be required to pay a monthly premium. If a premium is required, the Division of Health Care Services, Third Party Liability Unit, will determine the amount and collect the premium. The family’s annual income will be used to determine the premium, using a sliding fee schedule.

Individuals with an annual family income that is less than 100% of the Federal Poverty Guideline won’t be charged a premium. No one will be charged a premium in excess of 10% of his or her annual family income.

## ***Who may be eligible for the Working Disabled Medicaid Buy-In?***

An individual may be eligible if he or she has been determined disabled by either the Social Security Administration or the state Disability Determination Service and is not eligible for Adult Public Assistance (APA) and related Medicaid because the individual’s or spouse’s earned income puts them over the program’s income limit.

### ***How do I know if I meet the disability requirements to qualify?***

You may meet the disability requirements if:  
You were determined disabled by the Social Security Administration, and that determination is still valid.

***~ or ~***

You were receiving Supplemental Security Income or Adult Public Assistance benefits and those benefits stopped for some reason other than the loss of disability status because of improved health.

## ***What is the income limit for the Working Disabled Medicaid Buy-in?***

There are two income tests: The family income test and the individual unearned income test.

- Under the family income test, the family’s monthly income cannot be more than 250% of the Federal Poverty Guideline for Alaska. For example, in 2025 250% of the Federal Poverty Guideline is \$4,073 for an individual, and approximately \$1,434 more for each additional family member. The income of all family members is combined.
- Under the individual unearned income test, the disabled individual must meet the financial and non-financial requirements for Adult Public Assistance and related Medicaid. However, only the unearned income of the individual and his or her spouse will count in this second income test. For example, in 2025 the monthly unearned income cannot be more than \$1,795 for individuals living independently, or \$2,658 for a married couple living independently where only one spouse is disabled.

### ***Who is considered a family member for the family income test?***

The applicant, the applicant’s spouse, and any dependent children of either the applicant or spouse who are living in the same household a majority of the time in a month.



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