

MEAD

Medicaid for Employed Adults with Disabilities

Your path to – increasing earnings through work and saving money. Find out how!

Questions and answers about MEAD are found inside this brochure.

Information is also available at Granite State Independent Living (GSIL) on their website www.gsil.org and click employment services.

What is MEAD?

Medicaid for Employed Adults with Disabilities (MEAD) is a Medicaid eligibility coverage group that allows qualified adults with disabilities who work to enroll in the Medicaid program or continue their Medicaid coverage. At some income levels, MEAD recipients pay monthly premiums for this coverage.

How much can I earn?

Allowable earnings are outlined in the Income Chart in this brochure.

Am I eligible?

Eligibility for MEAD includes the following criteria:

- Age Requirement: 18 through 64;
- Employment Status: Employed or self-employed for pay;
- Medical Criteria: Meets the blindness or disability criteria for MEAD established by the State of New Hampshire;
- Net Income Limits: See income chart on page 4;
- Countable Resources Limits: See resource chart on page 5.

Resources not counted include:

- Retirement accounts are not counted for recipients but, if married, the spouses' retirement account is counted.
- MEAD Employability accounts are accounts set aside by recipients for purchasing certain goods and services not covered by Medicaid that assist their employability.
- Medical Savings accounts
- MEAD Earned Income protected accounts are a separate bank account containing a MEAD recipient's earnings from a job. These earnings are not counted when the recipient leaves the MEAD program and is eligible for Medicaid under another eligibility category.

How much is my premium and when do I pay?

You pay a MEAD premium only when your monthly "net" income reaches a certain income level. Premiums are tiered to income levels. Premium payments are due the first day of each month. Health insurance and Medicare costs for you and members of your family may be subtracted from the premium costs. (See premium chart and calculation of net income on page 5).

How do I apply?

You may apply for MEAD at your local Health and Human Services District Office. If you are already working and receiving Medicaid services through the Aid to the Permanently and Totally Disabled Program (APTD) or Aid to the Needy Blind Program (ANB), your Family Services Specialist at your local District Office can determine if you are eligible for MEAD. (See the listing of District Offices on page 6).

May I receive retroactive Medicaid coverage if I was working before applying for Medicaid?

You may request retroactive Medicaid coverage for up to three (3) months if you were working prior to your Medicaid application. Premium costs for all retroactive months, along with your first monthly premium payment is included in your first billing. (Example: if you are found eligible for MEAD application on April 1, your 3 month retroactive coverage would cover January, February, and March, and you would owe four (4) months of premiums beginning May 1.

I am on Medicaid In and Out, may I still enroll in MEAD?

Yes, if you meet the eligibility criteria for MEAD, you may enroll. There is no “spend down” in MEAD, but a monthly premium could apply.

If I am enrolled in MEAD, may I receive Medicaid waiver services?

Yes, people enrolled in MEAD who meet the waiver eligibility requirements may receive home and community-based care waiver services including health care supports you need to be competitively employed. There is no waiver “cost-of-care” payment if you are enrolled in MEAD, but a monthly premium payment may apply.

Will MEAD affect other benefits I might receive?

Changes in income may also affect other benefits, such as Social Security, Food Stamps, and Housing Assistance.

To whom may I speak with about how work impacts my benefits?

Contact the Benefits Planner at your Area Agency for Developmental Services or Community Mental Health Center. The Work Incentives Coordinators at Granite State Independent Living (GSIL) may also be able to provide assistance and may be reached at 1-800-826-3700 V/TTY.

Whom may I contact about receiving help with work?

Employment assistance is available at all 13 NH Works Centers (One-Stops) locations statewide. These offices provide employment services and partner with agencies such as Vocational Rehabilitation and the Community Action Program to provide additional services. (See the listing of NH Works Centers on page 8.)

What happens if I cannot work due to an illness or lose my job?

- There is a six-month unemployment extension period to remain in the MEAD program if:
 - You are involuntarily terminated by your employer (or your seasonal work ended) and you are seeking new employment;
 - An illness or medical condition prevents you from working but you are planning to go back to work; or
 - You meet an established “good cause” criteria, and intend to return to work
- If you have completed the six-month extension period, you may obtain one additional six-month extension, if you can provide:
 - A doctor’s written statement of your medical condition as it relates to your inability to work; or
 - Documentation of your proven job search, contacts with employers, employment agencies, NH Works Centers (One-Stops), Vocational Rehabilitation, or Employment Networks.

Individuals who no longer meet MEAD eligibility criteria because they are not working may still be eligible to receive Medicaid coverage through other eligibility groups, such as APTD, AND, or Old Age Assistance (OAA) and should contact their Family Services Specialist at their local District Office.

If my employer offers health insurance, should I take it?

If the insurance your employer offers is free of charge to you, State law requires you enroll in that plan. If there is a charge to you, you may choose whether or not to accept the employer-sponsored plan without this affecting your eligibility in MEAD.

I still have some questions, where can I get more information?

You may contact your Family Services Specialist at your local District Office or call a Work Incentives Coordinator at Granite State Independent Living at 1-800-826-3700 V/TTY. There is also a help line for all Medicaid recipients, called Medicaid Client Services – telephone number 1-800-852-3345 Ext. 4344 (in state only) or (603) 271-4344 for

coverage questions. For income or eligibility questions please contact the Division of Family Assistance (DFA) client services at 1-800-852-3345 Ext. 4238 (in state only) or (603) 271-4238.

Net Income Chart – How to calculate your net income:

Net income is used to determine your financial eligibility in the MEAD program. The formula used to calculate net income is shown below using “Joe” as an example. Joe works part-time and earns \$950.00 per month. He receives \$800.00 per month in Social Security Disability Insurance (SSDI) benefits. Joe’s net income in the MEAD Program, based on figures shown is \$1,229.50. He pays no MEAD premium since his net income is below the 150% federal poverty level (FPL), currently at \$1,436.00.

Example:

Step A	Item to be calculated	Amount	Amount
1	Enter Gross Unearned Income (SSDI, SSI, Worker’s Comp., etc.)	\$800.00	
2	Subtract General Disregard (\$13.00 for an individual, \$20.00 for a couple)	\$13.00	
3	Subtotal (equals countable “Unearned Income”)		\$787.00
Step B			
4	Enter Gross Earned Income	\$950.00	
5	Subtract earned income disregard (\$65.00 for an individual or a couple)	\$65.00	
6	Subtract allowable deductions (such as Impairment Related Work Expenses (IRWE’s))	\$0.00	
7	Subtotal	\$885.00	
8	Divide subtotal by 2		\$442.50
Step C			
9	Net Income (Add countable unearned income (lines 3 and 8))		\$1,229.50
IRWE’s (Impairment Related Work Expenses) examples:			
<ol style="list-style-type: none"> 1. Wheelchair ramp to your home that allows access to get you to and from work 2. Personal assistance care 3. Transportation costs 4. Medical devices 5. Prosthesis 			

Income Chart – Effective 3-1-2014

Monthly MEAD Income Requirements:

Group Size	Monthly Income at 450% FPL (3-1-2014 to 2-28-2015)	About the “Net” Income
1	\$4,376.00	Net income is not gross income (A net income of \$4,084.00 is approximately \$8,200.00 gross income.)
2	\$5,899.00	Example of how net income is calculated is given on the “Net Income Chart” on page 4

Yearly MEAD Resource Requirements:

Group Size	Countable Resource Limit (3-1-2014 to 2-28-2015)	Examples of Resources:
1	\$27,15.00	Savings, stocks, bonds, cash, real estate (not occupied by resident), life insurance
2	\$40,733.00	

Note: To be eligible for the MEAD program, the individual’s/couple’s countable resources must not exceed the countable resource limit.

MEAD Premium Chart – From 3-1-2014 to 2-28-2015

FPL	Yearly Net Income	Monthly Net Income	Monthly Premium
< 150%	\$17,505	< \$1,459	\$0
≥ 150% ≤ 200%	\$17,505 to \$23,340	≥ \$1,459 to ≤ \$1,945	\$109
> 200% ≤ 250%	\$23,340 to \$29,175	≥ \$1,945 to ≤ \$2,431	\$146
> 250% ≤ 300%	\$29,175 to \$35,010	> \$2,431 to ≤ \$2,918	\$182
> 300% ≤ 350%	\$35,010 to \$40,845	≥ \$2,918 to ≤ \$3,404	\$219
> 350% ≤ 400%	\$40,845 to \$46,680	> \$3,404 to ≤ \$3,890	\$255
> 400% ≤ \$450%	\$46,680 to \$52,515	\$3,890 to ≤ \$4,376	\$292
> 450%	\$52,515	> \$4,376	\$328
Federal guidelines require that anyone earning \$75,000.00 annually (based on IRS adjusted gross income) be charged the “highest amount of premiums (\$272.00) under the premium structure”.			
Monthly income at 450% FPL is calculated by multiplying the base amount of 100% FPL by 450% and divided by 12. This needs to be figured for household size of 1 and 2.			

Updated 2-10-2014

Department of Health and Human Services District Office Locations

Berlin District Office

650 Main Street, Suite 200
Berlin, NH 03570
1-800-872-6111 (in state only) or (603) 752-7800

Claremont District Office

17 Water Street, Suite 301
Claremont, NH 03743
1-800-982-1001 (in state only) or (603) 542-9544

Concord District Office

40 Terrill Park Drive, Unit 1
Concord, NH 03301
1-800-332-9191 (in state only) or (603) 271-6200

Conway District Office

73 Hobbs Street
Conway, NH 03818
1-800-552-4628 (in state only) or (603) 447-3841

Keene District Office

809 Court Street
Keene, NH 03431
1-800-624-9700 (in state only) or (603) 357-3510

Laconia District Office

65 Beacon Street West
Laconia, NH 03246
1-800-322-2121 (in state only) or (603) 524-4485

Littleton District Office

80 North Littleton Road
Littleton, NH 03561
1-800-552-8959 (in state only) or (603) 444-6786

Manchester District Office

195 McGregor Street, Suite 110
Manchester, NH 03102
1-800-852-7493 (in state only) or (603) 668-2330

Southern District Office

3 Pine Street Extension, Suite Q
Nashua, NH 03061
1-800-852-0632 (in state only) or (603) 883-7726

Seacoast District Office

50 International Drive
Portsmouth, NH 03801
1-800-821-0326 (in state only) or (603) 433-8300

Rochester District Office

150 Wakefield Street, Suite 22
Rochester, NH 03867
1-800-862-5300 (in state only) or (603) 332-9120

TDD Access: Relay NH 1-800-735-2964

NH Works Centers (One-Stops)

Berlin Office

151 Pleasant Street
Berlin, NH 0570
(603) 742-5500

Claremont Office

404 Washington Street
Claremont, NH 03743
(603) 543-3111

Concord Office

10 West Street
Concord, NH 03301
(603) 228-4100

Conway Office

518 White Mountain Highway
Conway, NH 03818
(603) 447-5924

Keene Office

109 Key Road
Keene, NH 03431
(603) 352-1904

Laconia Office

426 Union Avenue 6
Laconia, NH 03246
(603) 524-3960

Lebanon Office

85 Mechanic Street, Suite 4
Lebanon, NH 03766
(603) 448-6340

Littleton Office

646 Union Street, Suite 100
Littleton, NH 03561
(603) 444-2971

Manchester Office

300 Hanover Street
Manchester, NH 03104
(603) 627-7841

Nashua Office

6 Townsend West
Nashua, NH 03060
(603) 882-5177

Portsmouth Office

2000 Lafayette Road
Portsmouth, NH 03801
(603) 436-3702

Salem Office

29 South Broadway
Salem, NH 03079
(603) 893-9185

Somersworth Office

Marsh Brook Drive
Somersworth, NH 03878
(603) 742-3600

Self-Employment/Small Business

Verification of self-employment/small business for individuals enrolled in the MEAD Program include the following documentation:

- Tax statements
- Records of business expenses
- Checking account statements for the business
- FICA contribution (Federal Insurance Contributions Act)

Telephone assistance for businesses is available through the Internal Revenue Service (IRS) at 1800-829-4933. The IRS can provide clarity on how to file your payments and make references to the following publications:

- Pub. 334 – the Tax Guide for Small Business
- Pub. 505 – Tax Withholding and Estimated Tax
- Form 1040 ES – Estimated Tax for Individuals
- Form 1040/Schedule SE – Self-Employment Tax

Resources for your business:

MicroCredit-NH: A statewide provider working with self-employed and small businesses that have up to five employees. They provide access to loans, business training, and networking opportunities to develop strong businesses and increase incomes. <http://www.microcreditnh.org>

Location	Telephone Number
Concord	1-800-769-3482.

NH Small Business Development Center (SBDC): The NH SBDC provides confidential, long-term management consulting and educational programs to more than 3,000 New Hampshire businesses each year, including a tool kit with business plan tools. www.nhsbdc.org

Location	Telephone Number
Manchester	(603) 624-2000
Nashua	(603) 546-151
Keene	(603) 358-2602
Rochester	(603) 330-1929
Littleton	(603) 444-1053

Small Business Administration (SBA): Program and services to help you start, grow, and succeed. www.sba.gov

Location	Telephone Number
Concord	(603) 225-1400

SCORE: “Counselors to America’s Small Business” is a non profit association dedicated to educating entrepreneurs and the formation, growth, and success of small businesses nationwide. SCORE is America’s premier source of free and confidential small business advice for entrepreneurs. www.score.org/index .

Location	Telephone Number
Manchester	(603) 666-7561
Gilford	(603) 524-3057
Portsmouth	(603) 433-0575
Keene	(603) 352-0320
Lebanon	(603) 448-3491