

Buy-In for Working Adults with Disabilities (WAwD) with HCBS

Changes & Updates

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Our Mission:

Improving health care equity, access and outcomes for the people we serve while saving Coloradans money on health care and driving value for Colorado.



Overview

- What is WAwD?
- What is WAwD with HCBS?
- What changes are being made?
- What is the impact of those changes?

What is WAwD?



WAwD

- Working Adults with Disabilities lets adults with a disability who qualify to "buy-into" Health First Colorado (Colorado's Medicaid Program). If you work and earn too much to qualify for Health First Colorado you may qualify. If you qualify, you may pay a monthly premium. Your monthly premium is based on your gross monthly earned and unearned income after any applicable disregards.

Eligibility Guidelines

- You must be 16 or older,
- You must be employed,
- You must have a qualifying disability, either through Social Security or the State Disability Determination vendor, even if you are 65 or older. The Social Security Administration (SSA) listings describe what disabilities qualify, and
- Your income after disregards must be below 450% of the Federal Poverty Level (FPL). For example, you can earn about \$11,020 a month and qualify. You may have additional income that is disregarded.



Eligibility Guidelines Continued

- Applicants should always complete the Health First Colorado Application to find out if their income qualifies.
- You are not required to apply for SSA disability. If you do not have a current disability determination from the Social Security Administration, fill out the Health First Colorado Disability Application.
- Resources/assets are not considered (ex: checking accounts and savings accounts).



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What is WAwD with HCBS?



WAwD with HCBS

- In addition to Health First Colorado benefits members may also qualify for extra long-term services and supports. These additional services are accessed through the following Home and Community Based Services (HCBS) waivers:
 - Brain Injury Waiver
 - Community Mental Health Supports Waiver
 - Complementary and Integrative Health Waiver
 - Developmental Disabilities Waiver
 - Elderly, Blind and Disabled Waiver
 - Supported Living Services Waiver



What is changing?



Changes

- Discontinue auto-enrollment into WAwD with HCBS at enrollment and renewal.
- Members will need to opt-in to WAwD with HCBS.
- Members will now be reviewed for Long-Term Care (LTC) eligibility.



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What will this look like?

- Members will now be reviewed for the LTC program. All eligibility requirements for that program must be met. If a member is not eligible they will be reviewed for WAwD and other programs.
- If a member is found eligible for LTC but the member wants to be evaluated for WAwD with HCBS, the member will need to opt into the WAwD Program.

What will be the impact of these changes?

- Impact to new application processing and eligibility review as well as renewals.
- Expected impact for both applications and renewals to occur starting June 2025.
- All eligibility requirements for the LTC program must be met.



Questions & Discussion



Contact Info

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Thank you!

