



POLICY MEMO

TITLE:	IMPLEMENTATION OF HEALTH FIRST COLORADO BUY-IN PROGRAM FOR WORKING ADULTS WITH DISABILITIES: AGE 65 AND OLDER POPULATION
SUPERSEDES NUMBER:	N/A
EFFECTIVE DATE:	MAY 13, 2022
DIVISION AND OFFICE:	MEDICAID OPERATIONS OFFICE
PROGRAM AREA:	ELIGIBILITY POLICY
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APPROVED BY: RALPH CHOATE	

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Purpose and Audience:

This memo provides policy guidance for authorized individuals/entities, such as county departments of social/human services, Medical Assistance (MA) sites, Eligibility Application Partner (EAP) sites, and anyone who processes Medical Assistance eligibility applications about new rules regarding Medicaid Buy-In for Working Adults with Disabilities.

Information:

On July 6, 2020, Governor Jared S. Polis signed into law Senate Bill 20-033. This amended the Work Incentives Eligibility Group to allow the Colorado Department of Health Care Policy and Financing to provide medical assistance eligibility to individuals in the Work Incentives Eligibility Group age 65 and older through the Balanced Budget Act of 1997.

Health First Colorado Medicaid Buy-In for Working Adults with Disabilities (WAWD or Adult Medicaid Buy-In) was initially implemented in March of 2012 for employed individuals aged 16 through 64. **As of July 1, 2022, there is no maximum age**

limit for WAwD. Working qualified individuals age 16 and older with a disability determination through Social Security or the State disability determination vendor can be eligible for WAwD as long as all other qualifying factors are met. The Colorado Benefits Management System (CBMS) will be updated to account for this change by 07/01/2022.

All individuals aged 65 and older need to be determined disabled either through Social Security or the State disability determination vendor to qualify for WAwD. This is not necessary for other Medicaid programs for individuals who are 65 and older.

What is changing:

Qualifying Age Range

- There is no upper age range for the Adult Medicaid Buy-In (WAwD) program. Anyone that is 16 and older may qualify for WAwD if employment and income qualifying factors are met.

Disability Determinations

- All Adult Buy-In members including those who are 65 or older must have a disability determination either through Social Security or Colorado's state vendor known as Action Review Group (ARG)
- Applicants for the Adult Buy-In program who do not have a disability determination must complete a disability determination packet and submit it to their county Social/Human services Department local county office.
- Members currently enrolled in the Adult Buy-In program will automatically receive a disability determination packet and Verification Check List in the mail 90 calendar days before their disability determination expires.

Anyone who would rather complete the disability application online may do so by 1) accessing the application online, 2) printing out the application, and 3) sending the completed application to the county office or the Colorado Medical Assistance Program. The online application may be found at the Department website under Apply or at <https://hcpf.colorado.gov/how-to-apply#by-mail>.

What is not changing

Buy-In Premiums

- The Adult Medicaid Buy-In program requires a monthly sliding scale premium.

- No monthly premiums are charged or collected during the COVID-19 public health emergency.
- Members will not owe any past payments they did not make.
- The end of the public health emergency is not known at this time.

Employment

- Regardless of age, all Adult Buy-In program members must be employed.
- There is no minimum amount of wages or hours of employment.
- If an enrollee is no longer employed, they are still covered during the COVID-19 public health emergency.
- Once the public health emergency ends, members must meet the working requirement. Working requirements and employment resources are available in the Frequently Asked Questions link below.
- If a member no longer meets the working requirement, the individual will automatically be considered for all other medical assistance eligibility categories.

Training materials will be provided through the Staff Development Center.

Attachment(s):

[Health First Colorado Buy-In Programs](#)

[Working Adults with Disabilities 65 and Older FAQ](#)

[Working Adults with Disabilities 65+Training](#)

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