



COLORADO

Department of Health Care
Policy & Financing

1570 Grant Street
Denver, CO 80203

Expanding Working Adults with Disabilities (WAWD) Programs for 65 and Older

FAQ

March 2022

When will the expansion of (WAWD) go into effect for 65 and older individuals?

The expansion of WAWD for 65 and older will be effective July 1, 2022. Before July 2022, the Department must submit a state plan amendment to the Centers for Medicare and Medicaid Services (CMS) to receive federal approval. The state will then conduct a rules process with the Medical Services Board. The Department will issue a memo that will inform Medical Assistance sites about this change before the program implementation.

Will this expansion impact the Ticket to Work and Work Incentives Improvement Act (TWWIA) age parameters?

This expansion will not change or rely on the TWWIA. The TWWIA is one of the federal authorities used to implement the Medicaid Buy-In for workers with disabilities. The Department is utilizing the Balanced Budget Act (BBA) authority to expand WAWD to those 65 and older.

To be eligible for the expansion to those 65 and older, will an individual have to previously been eligible for Medicaid under WAWD?

No, an individual does not have to be enrolled in Medicaid or in WAWD to be eligible for this expansion. Effective July 1, 2022, anyone aged 16 and older who otherwise meets the eligibility criteria for WAWD will be eligible for the program.

Is there an income limit for WAWD and would your income affect any other program the working person currently uses?



To be eligible for WAWD, an individual must be working and have income that is less than or equal to 450% of the federal poverty level (FPL) after deductions. Based on the 2022 FPL, an individual can earn up to \$10,279/month and be eligible for this program. The FPL figures are updated yearly every April. Income can affect other programs, as each have different requirements that must be followed, such as the Medicare Saving Programs.

Is there any minimum income or hours requirements for WAWD?

An individual must be working to be eligible for WAWD. There are no minimum income or minimum hours required to be eligible for WAWD.

Will individuals 65 and older be required to have a disability determination?

Yes, to be eligible for WAWD, individuals must be determined disabled even if they are 65 or older. The disability determination must come from Social Security, or Action Review Group (ARG), Colorado's disability determination vendor.

Are there premiums associated with WAWD?

Yes, there are sliding scale premiums associated with WAWD. However, those premiums have been suspended during the Public Health Emergency (COVID-19 PHE) and will continue to be suspended until the COVID-19 PHE ends. Individuals will be provided advance notice when premiums are going to be re-instated.

What happens if an individual turns 65 before COVID-19 PHE ends and before July 1?

During the COVID-19 PHE, the Department will not terminate any individuals from Medicaid, including from WAWD. The individual will continue to receive benefits.

Is there presumptive eligibility for WAWD?

No, there is not presumptive eligibility for WAWD.

Can individuals approved for WAWD also participate in one of the state's Home and Community Based Services (HCBS) waivers, including the HCBS waiver for Persons with Developmental Disabilities intended to be implemented on January 1, 2023?

Yes, individuals could simultaneously be enrolled in a HCBS waiver and WAWD at the same time. Individuals will need to meet requirements for both programs, however resources are not considered even for waivers when a person is enrolled in WAWD. Between now and January 1, 2023, the only HCBS waivers that are compatible with WAWD are:

- Elderly, Blind and Disabled



- Community Mental Health Supports
- Brain Injury
- Spinal Cord Injury
- Supported Living Services

Why will some people no longer be eligible for WAWD after the PHE ends?

Individuals have remained enrolled in WAWD during the COVID-19 PHE. Once the COVID-19 PHE ends, eligibility will be reviewed to ensure individuals still meet eligibility requirements. The Department is required by the Centers for Medicare and Medicaid (CMS) to send out letters regarding renewals at the end of COVID-19 PHE.

Who manages case maintenance for individuals approved for WAWD?

Case maintenance for individuals approved for WAWD is managed by the Colorado Medical Assistance program (CMAP), not by counties. If an individual or other family members on a case receive adult financial and/or Supplemental Nutrition Assistance Program (SNAP) benefits, those cases are managed by counties. When individuals are enrolled in WAWD and a HCBS waiver, the waiver case maintenance is also the responsibility of CMAP.

Is it possible for the Department to address the concern that SSDI beneficiaries have when they go in and out of cash pay status with Social Security Disability (SSDI)? How does that impact eligibility for WAWD?

An individual can lose eligibility for SSDI payments because, the social security disability determination ended due to substantial gainful employment, or, a person is still considered disabled through Social Security, just not receiving cash payments. This may require an applicant for WAWD to need a disability determination through the state disability vendor, ARG.

Considering the number of individuals enrolled into WAWD compared to the number of potentially eligible individuals, what additional outreach will the Department undertake to let everyone know about the expansion in coverage to those 65 and older for WAWD?

The Department recognizes the importance of getting the word out to stakeholders and the Colorado community regarding the expansion of the WAWD to individuals 65 and older. The Department will be adding resource information to its public website and will continue to



promote the expansion of the WAwD through communication channels commonly used by the Department.

If a person is a Qualified Medicare Beneficiary (QMB) and eligible for the WAwD program, once the COVID-19 PHE is lifted, will that individual have to pay a WAwD premium even if their earnings are under the QMB limit?

Yes, regardless of whether or not an individual is also a QMB does not impact whether the individual will be required to pay a sliding scale premium to participate in WAwD based on their income. For more information on the premiums for this program, see the premium chart on the WAwD website page, accessible at: hcpf.colorado.gov/medicaid-buy-program-working-adults-disabilities. As a reminder, no premium is being charged during the COVID-19 PHE.

Can the WAwD program be used as a supplemental source of healthcare coverage?

Yes, an individual can be eligible for WAwD even if they have other healthcare coverage. When an individual has other healthcare coverage, WAwD will be used as health insurance of last resort.

Will the Department continue to cover the Medicare Part B costs for everyone in WAwD, even if over 65?

Yes, the Department will continue to cover Medicare Part B costs for anyone approved for WAwD, regardless of their age.

Where can I find a document that shows income guidelines for all the Medicaid programs?

Each Medicaid program has a different webpage, the [HCPF](#) website provides detailed information for each program. Annually, the Department issues a memo with income guidelines for each program.

The following memos are available for reference:

- [2021 Federal Poverty Level Guidelines](#)
- [Medical Assistance - Medicare Savings Program and Low-Income Subsidy](#)
- [Health First Colorado Buy-In for Working Adults with Disabilities 2021 Income Chart and Premium Guide](#)
- [Health First Colorado Children with Disabilities Buy-In 2021 Income Chart and Premium Guide](#)
- [2022 Social Security Cost of Living Adjustments](#)



Would the Department consider having a forum once or twice a year for stakeholders to ask questions and provide feedback?

The Department appreciates the importance of stakeholder input and will continue to collaborate as frequently as possible.

For more information contact:

For more information contact Please contact the Medicaid Inbox with the email listed below if you have any questions: hcpf_medicaid.eligibility@state.co.us

