

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 FOUND INSIDE THIS BROCHURE

**Information is also
available on the web:**

[http://www.dhhs.state.nh.us/DHHS/
MEDICAIDPROGRAM/mead.htm](http://www.dhhs.state.nh.us/DHHS/MEDICAIDPROGRAM/mead.htm)

www.gsil.org
(click Employment Services)

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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 premiums for this coverage.

How much can I earn?

Allowable earnings are outlined in the Income Chart insert in back pocket.

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 in back pocket.
- Countable Resources Limits: See Resource chart in back pocket.

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 Account is 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 cost. (See Premium chart and Calculation of Net Income in back pocket.)

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 back pocket for a listing of District Offices.)

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

You may request Retroactive Medicaid coverage for up to three 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 a MEAD application on April 1, your three month retroactive coverage would cover Jan., Feb., and March, and you would owe four months of premiums on May 1st.)

I am on Medicaid In & 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.

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.

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 back pocket for listing of NH Works Centers.)

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

- A) 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.

B) 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, ANB, 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 – Tel. No. 1-800-852-3345 Ext. 4344 or 271-4344. (See back pocket for a listing of District Offices.)



**New Hampshire
Department of Health and Human Services
Division of Community Based Care Services
105 Pleasant Street
Concord, NH 03301
1-800-852-3345
TTY Access: Relay NH 1-800-735-2964**

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 per month. He receives \$800 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, currently at \$1,354 per month.

EXAMPLE

STEP A Item to be calculated

1	Enter Gross Unearned Income (SSDI, SSI, Worker’s Comp., etc.)	\$ 800.00	
2	Subtract General Disregard (\$13 for an individual, \$20 for a couple)	<u>- 13.00</u>	
3	Subtotal (equals countable ‘Unearned Income’)		\$ 787.00

STEP B

4	Enter Gross Earned Income	\$ 950.00	
5	Subtract earned income disregard (\$65)	- 65.00	
6	Subtract allowable deductions (such as Impairment Related Work Expenses (IRWE’s))	<u>- 0.00</u>	
7	Subtotal	\$ 885.00	
8	Divide subtotal by 2		\$ 442.50

STEP C

10	Net Income (Add Countable Unearned Income (line 3 and line 8))		\$1,229.50
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IRWE’s (Impairment Related Work Expenses) examples:

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 – From 3-01-09 to 2-28-10

Group Size	MEAD Monthly Net Income Limit	About the “Net” Income -
1	\$4,062.00	Net income is not gross income. (A net income of \$4,062 is approximately \$8,200 gross income.)
2	\$5,464.00	Example of how net income is calculated is given on back side of this insert titled “Net Income Chart”.

Resource Chart – From 3-01-09 to 2-28-10

Group Size	Countable Resource Limit	Examples of resources:
1	\$24,991.00 (for a single person)	Savings
2	\$37,487.00 (for a married couple)	Stocks/bonds Cash Real estate (not occupied by recipient) Life insurance

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 3-01-09 to 2-28-10

PREMIUM AMOUNTS BY DOLLAR VALUES – Effective Dates 03/01/09 – 02/28/10

FPL % Range	Monthly Net Income	Annual Net Income	Monthly Premium	Annual Premium
<150%	<\$1,354	<\$16,245	\$0	\$0
≥150% - <200%	≥\$1,354 - ≤\$1,805	≥\$16,245 - ≤\$21,660	\$102	\$1,224
>200% - <250%	>\$1,805 - ≤\$2,257	>\$21,660 - ≤\$27,075	\$135	\$1,620
>250% - <300%	>\$2,257 - ≤\$2,708	>\$27,075 - ≤\$32,490	\$169	\$2,028
>300% - <350%	>\$2,708 - ≤\$3,159	>\$32,490 - ≤\$37,905	\$203	\$2,436
>350% - <400%	>\$3,159 - ≤\$3,610	>\$37,905 - ≤\$43,320	\$237	\$2,844
>400% - <450%	>\$3,610 - ≤\$4,062	>\$43,320 - ≤\$48,735	\$271	\$3,252

NOTE: For any individual whose adjusted gross income exceeds \$75,000 annually, the highest monthly premium of \$271 will be charged. A monthly premium of \$271 is charged if you are a Group Size 2 and your monthly net income is between \$4,063 and \$5,464. Premium amounts change annually on March 1st.

DEPARTMENT OF HEALTH AND HUMAN SERVICES' DISTRICT OFFICES

Berlin District Office

231 Main Street
Berlin, NH 03570-2463
Tel. (603) 752-7800 or
1-800-972-6111

Claremont District Office

17 Water Street, Suite 301
Claremont, NH 03743-2280
Tel. (603) 542-9544 or
1-800-982-1001

Concord District Office

40 Terrill Park Drive, Unit 1
Concord, NH 03301-7325
Tel. (603) 271-6200 or
1-800-322-9191

Conway District Office

73 Hobbs Street
Conway, NH 03818-6188
Tel. (603) 447-3841 or
1-800-552-4628

Keene District Office

809 Court Street
Keene, NH 03431-1712
Tel. (603) 357-3510 or
1-800-624-9700

Laconia District Office

65 Beacon Street West
Laconia, NH 03246
Tel. (603) 524-4485 or
1-800-322-2121

Littleton District Office

80 North Littleton Road
Littleton, NH 03561-3814
Tel. (603) 444-6786 or
1-800-552-8959

Manchester District Office

195 McGregor Street
South Tower – Suite 110
Manchester, NH 03102
Tel. (603) 668-2330 or
1-800-852-7493

Nashua District Office

19 Chestnut Street
Nashua, NH 03060
Tel. (603) 883-7726 or
1-800-852-0632

Portsmouth District Office

30 Maplewood Ave, Suite 200
Portsmouth, NH 03801-3737
Tel. (603) 433-8300 or
1-800-821-0326

Rochester District Office

150 Wakefield St, Suite 22
Rochester, NH 03867-1309
Tel. (603) 332-9120 or
1-800-862-5300

Salem District Office

154 Main Street, Suite 1
Salem, NH 03079-3191
Tel. (603) 893-9763 or
1-800-852-7492

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

NH WORKS CENTERS

(Also Known as One Stops)

Berlin Office

151 Pleasant Street
Berlin, NH 03570
Tel. (603) 742-5500

Littleton Office

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

Claremont Office

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

Manchester Office

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

Concord Office

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

Nashua Office

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

Conway Office

518 White Mtn. Highway
Conway, NH 03818
Tel. (603) 447-5924

Portsmouth Office

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

Keene Office

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

Salem Office

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

Laconia Office

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

Somersworth Office

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

Lebanon Office

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

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 1-800-829-4933. 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/>

Concord - 1-800-769-3482

NH Small Business Development Center

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

Manchester - (603) 624-2000

Nashua - 603) 546-1551

Keene - (603) 358-2602

Rochester - (603) 330-1929

Littleton - (603) 444-1053

Small Business Administration

Program and services to help you start, grow, and succeed.

<http://www.sba.gov/>

NH District Office/Concord - (603) 225-1400

SCORE

“Counselors to America’s Small Business” is a nonprofit association dedicated to educating entrepreneurs and the formation, growth and success of small business nationwide. SCORE is America’s premier source of free and confidential small business advice for entrepreneurs.

<http://www.score.org/index.html>

Manchester - (603) 666-7561

Gilford - (603) 524-3057

Portsmouth - (603) 433-0575

Keene - (603) 352-0320

Lebanon - (603) 448-3491