

Wisconsin Medicaid — Purchase Plan

What is Medicaid Purchase Plan?

The Medicaid Purchase Plan offers people with disabilities who are working or interested in working the opportunity to buy health care coverage through the Wisconsin Medicaid Program. Depending on an individual's income, a premium payment may be required for this health care coverage.

What are the eligibility requirements?

To qualify for the Medicaid Purchase Plan, the following rules must be met. The applicant must:

- Be at least 18 years old.
- Reside in Wisconsin.
- Have individual countable assets of less than \$15,000. (Countable assets include savings, life insurance policies, stocks or bonds. A home or one vehicle is not considered a countable asset.)
- Be determined to have a disability by the Department of Health Services' Disability Determination Bureau.
- Be employed in a paid position **or** be enrolled in a certified Health and Employment Counseling program.
- Have an adjusted family income of less than 250% of the federal poverty level, based on your family size. Contact your local agency for additional information.

What does the Medicaid Purchase Plan offer?

Under the Medicaid Purchase Plan, applicants:

- Receive the same health benefits offered through the Wisconsin Medicaid Program.
- May earn more income, than another group of Medicaid members, without the risk of losing health care coverage.

- Are allowed increased personal and financial independence through saving opportunities, known as Independence Accounts.

An *Independence Account* is any new financial account set up through a financial institution, such as a bank or credit union, and registered with the local agency. Pre-existing retirement and pension accounts may also be used as Independence Accounts subject to similar contribution restrictions applicable for new accounts. By setting up Independence Accounts, members can save earnings above the Medicaid Purchase Plan asset limit (\$15,000) to buy independence-related items (i.e., a home or vehicle) or services.

Is family coverage available under the Medicaid Purchase Plan?

No. Family coverage is not available under the Medicaid Purchase Plan.

What if health insurance is available through the member's employer or spouse's employer?

The Medicaid Purchase Plan may pay for insurance coverage for the member through the member's employer's health plan if the employer's health plan would cost less than Medicaid. The member will pay a Medicaid Purchase Plan premium, and Medicaid will pay the other cost-sharing expenses such as premiums, deductibles, and coinsurance of the health insurance plan.

For More Information:

- Contact Member Services at 1-800-362-3002 (TTY and translation services are available), or
- Your local agency, or
- Go to dhs.wi.gov/em/customerhelp,

Information provided in this document is general. To find out more detailed information regarding the Medicaid Purchase Plan, please contact your local agency.

If you have a disability and need to access this information in an alternate format, or need it translated to another language, please contact (608) 266-3356 or 1-888-701-1251 TTY. All translation services are free of charge. For civil rights questions, call (608) 266-9372, or 1-888-701-1251 TTY. All translation services are free of charge.



State of Wisconsin
Department of Health Services

P-10071 (04/13)