



# Health Benefits for Workers with Disabilities (HBWD) Program

**You don't have to choose between your work and your healthcare coverage.**

Working people with disabilities can buy healthcare coverage through the Health Benefits for Workers with Disabilities program. This program removes one of the largest barriers to their employment. With affordable health coverage, working people with disabilities have more choices. They can return to work...work more hours ...or move to a better, higher-paying job.

## Who is eligible?

Illinois residents ages 16 through 64 who have a disability and who are employed can purchase medical benefits through the Health Benefits for Workers with Disabilities (HBWD) Program. An individual must be a citizen of the United States or an immigrant legally admitted for permanent residence. Immigrants admitted after 8/21/96, are ineligible for the first five years after legal entry into the U.S. Noncitizens must provide proof of legal status. Applicants have to provide proof of a Social Security number or proof of an application for a number to be eligible.

## What's new?

You must be employed to be eligible, but you may have higher assets and income than normally allowed.

## What are the income limits?

Your family size determines the income you can have and still be eligible.

We count your income from your job (minus work expenses), Social Security, veteran's benefits, and child support. Supplemental Security Income (SSI) payments do not count as income.

Family Size	Income
1	\$3,351
2	\$4,524
3	\$5,696
4	\$6,869

\* 2013 levels, these limits may increase every year.

## How much will I have to pay each month for HBWD?

If you qualify for HBWD, each month you must pay a premium to stay covered.

You must pay your premium even if you do not use any medical service in that month. You will get a billing statement in the mail that will show the amount you must pay.

The amount of your monthly premium is based on a small percent of the income you earn from work and a larger percent of your *unearned* income. Money you get from Social Security, SSI, child support or unemployment insurance is *unearned* income. You can estimate your monthly premium.

1. Write down the amount you get from work each month after taxes \$ \_\_\_\_\_
2. Write down the total of the unearned income you get each month. \$ \_\_\_\_\_
3. Read down the first column of the chart, "Income from Work," to find the row with the income range that contains the amount you wrote down in step 1.
4. Read across the top of the chart, under "Other Income," to find the column with the income range that contains the amount you wrote down in step 2.
5. Now, find the box where the row you chose crosses the column you chose. That box shows your estimated premium amount.

Income from work	Other income like SSI or SSDI				
	\$0-250	\$251-500	\$501-750	\$751-\$1,000	\$1,001 - \$1,250
\$0-250	\$0	\$19	\$38	\$56	\$75
\$251-500	\$6	\$25	\$44	\$63	\$81
\$501-750	\$13	\$31	\$50	\$69	\$88
\$751-1,000	\$19	\$38	\$56	\$75	\$94
\$1,001-1,250	\$25	\$44	\$63	\$81	\$100
\$1,251-1,500	\$31	\$50	\$69	\$87	\$106
\$1,501-1,750	\$38	\$57	\$76	\$94	\$113
\$1,751-2,000	\$44	\$63	\$82	\$100	\$119

**See the examples below.** If the chart on the previous page does not show your income or if you have any questions about your medical benefits, you may call 1-800-226-0768 (TTY: 866-675-8440) or visit our website at [www.hbwdillinois.com/](http://www.hbwdillinois.com/).

**Example 1** - If you get \$900 each month from your job and you get \$1,000 each month from Social Security, your monthly premiums will be \$75.00. See the shaded box below.

Monthly premiums depend on the source of your income					
Income from work	Other income like SSI or SSDI				
	\$0-250	\$251-500	\$501-750	\$751-\$1,000	\$1,001 - \$1,250
\$0-250	\$0	\$19	\$38	\$56	\$75
\$251-500	\$6	\$25	\$44	\$63	\$81
\$501-750	\$13	\$31	\$50	\$69	\$88
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\$1,001-1,250	\$25	\$44	\$63	\$81	\$100
\$1,251-1,500	\$31	\$50	\$69	\$87	\$106
\$1,501-1,750	\$38	\$57	\$76	\$94	\$113
\$1,751-2,000	\$44	\$63	\$82	\$100	\$119

**Example 2** - If you make \$900.00 each month from your job and you have no other income, you will have to pay \$19.00 each month for a medical card. See the shaded box below.

Monthly premiums depend on the source of your income					
Income from work	Other income like SSI or SSDI				
	\$0-250	\$251-500	\$501-750	\$751-\$1,000	\$1,001 - \$1,250
\$0-250	\$0	\$19	\$38	\$56	\$75
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## Are there co-payments?

You may be charged a \$3.90 copayment for each of the following medical services:

- visit to a doctor.
- brand name prescription (\$2.00 for generic or over the counter prescription).
- inpatient hospital services (per day).
- emergency room visits for non emergency care.

## What about assets?

You can have up to \$25,000 in assets. Your house, one car and most retirement and medical savings accounts don't count. The amount of assets you had while on HBWD is not counted when you apply for Aid to the Aged, Blind or Disabled (AABD).

## When can my health coverage start?

Your coverage can start up to three months before you applied, if you were working and pay the premiums for those months.

## What if I have Medicare?

Generally, your Medicare Prescription Drug Plan (Part D) will cover most of your prescription drugs. If you have HBWD, you will only have to pay small co-pays for Part D prescriptions.

- There are some medicines that are not covered under Part D. They may be covered by HBWD. If you have Medicare and HBWD you won't have to pay an annual deductible, co-insurance or have a "donut hole" period for your prescription drugs.
- The State of Illinois may also pay some or all of your Medicare Part B premiums, deductibles, and co-insurance if your income and assets are low enough.

## How do I apply?

Log onto the web site at [www.hbwdillinois.com/](http://www.hbwdillinois.com/) or call 1-800-226-0768 (TTY: 1-866-8440) to receive an application.

*The call is free.*