

A SNAPSHOT OF THE GEORGIA MEDICAID FOR WORKERS WITH DISABILITIES

Overview

Georgia Medicaid for Workers with Disabilities (GMWD) was implemented in March 2008. GMWD provides new options for people with disabilities who are working or are interested in returning to work with the opportunity to buy health care through Georgia Medicaid. Many individuals with disabilities fear that working means losing Medicaid health care coverage and often private insurance is difficult to obtain. GMWD offers people with disabilities a chance to work and continue to have access to medical assistance.

GMWD establishes a public policy that encourages work. An equally important but often overlooked benefit is that a GMWD program can allow people to save money. GMWD will exempt Medical Savings Accounts and approved Independence Accounts to enable an individual to save for necessary covered medical expenses.



Eligibility Requirements

To qualify for GMWD, an individual must:

- Be a Georgia resident
- Be at least 16 years of age but less than age 65
- Have a disability that meets Social Security Administration's standards
- Be employed and receiving compensation
- Have disability income between \$600 - \$699/mo
- Have countable income less than 300 percent of the Federal Poverty Level (FPL)
- Have resources less than \$4000 for an individual, \$6000 for a couple

Premium Costs

The premium amount is determined based on an individual's age and their net countable income. Individuals under age 18 and, individuals with countable income less than 150 percent FPL do not have to pay a premium. The monthly premium for individuals with countable income of 150 percent up to 249 percent FPL is \$35. The maximum monthly premium is \$50 for individuals with countable income of 250 percent - 300 percent FPL.

Services Covered

GMWD provides the same services as other "full Medicaid" categories of assistance. Family coverage is not available.

For more information contact the Department of Community Health at 404-651-9982.