MEDICAID FOR ADULTS WITH DISABILITIES

Medicaid is a medical assistance plan for persons who are elderly, blind, or disabled. Adults who receive Medicaid must also be poor. (In Pennsylvania, children with disabilities may qualify for medical assistance without regard to parental income, though each child’s own personal assets, if any, will be considered.)

In order for an adult to qualify for Medicaid, he or she must first apply for and be approved for **Supplemental Security Income ("SSI")**. This means that the adult must meet the following conditions:

- age 18 years or older
- unable to work/disabled
- earn less than $1,000.00 per month

For more information about SSI eligibility, please refer to the article on SSI contained within the Government & Legal section of the CAR Autism Roadmap™.

While Medicaid is a comprehensive health insurance plan, it is not accepted by many physicians. If the individual who is applying has additional health insurance, he or she should be encouraged to keep it and not rely on Medicaid exclusively. Additionally, Medicaid is the payer of “last resort.” That means that if there is other health insurance, the other insurance must be used before Medicaid; however, if the service is rejected by the individual’s first insurer, Medicaid can be a source for payment.

Medicaid is the only medical insurance to cover long term residential care. It is most important to establish eligibility for Medicaid in case the individual’s parent becomes incapable of caring for the adult child. In such instances, a Medicaid waiver for a residential program can be sought. Medicaid also covers the costs for day placements, job training, and other programs. The costs and access to these programs is only paid by Medicaid and not through any other public or private
insurance carrier.

An individual with a disability who gets a job that puts him or her over the earnings limit ($1,000 per month) can maintain Medicaid in certain situations. There are specific rules that apply, but in general, the individual can maintain Medicaid if he or she has been eligible for SSI payments for at least one month, needs Medicaid in order to work (for example, job training), and if the individual has gross earned income below a certain threshold. The rationale for allowing increased income for working individuals is to encourage employment.

Related Articles:

- Medical Assistance for Children and Adolescents in Pennsylvania
- Qualifying for Supplemental Security Income as an Adult with ASD
- Autism Insurance Legislation
- The Role of a Job Coach
- Finding a Job: Measuring Your Interests and Aptitude
- Social Security Disability Insurance for Adults with Disabilities

Additional Resources:

- Medicaid Information, from the Social Security Administration
- Employment Initiatives
- Medicaid.gov Website
- Search for Your Local SSA Office

The Center for Autism Research and The Children’s Hospital of Philadelphia do not endorse or recommend any specific person or organization or form of treatment. The information included within the CAR Autism Roadmap & trade; and CAR Resource Directory & trade; should not be considered medical advice and should serve only as a guide to resources publicly and privately available. Choosing a treatment, course of action, and/or a resource is a personal decision, which should take into account each individual’s and family’s particular circumstances.