



Apple Health for Workers with Disabilities (HWD)

The **Apple Health for Workers with Disabilities (HWD)** program recognizes the employment potential of people with disabilities, and represents Washington State's response to the landmark "Ticket to Work" legislation passed by Congress in 1999.

The *Ticket to Work and Work Incentives Improvement Act (TWWIIA)* enables people with disabilities to no longer have to choose between taking a job and having health care. View online information about TWWIIA at: <http://choosework.net/>.

Under HWD, people with disabilities can earn more money and purchase health care coverage for an amount based on a sliding income scale.

HWD benefits include:

- Medicaid benefit package
- Greater personal and financial independence
- Members can earn and save more without the risk of losing their healthcare coverage

Who qualifies for HWD?

Washington residents who:

- Are age 16 through 64
- Meet federal disability requirements
- Are employed (including self-employment) full or part time
- Have monthly **net** income at or below 220% of the federal poverty level - \$2,290 for one person or \$3,100 for a married couple (effective 4/1/2019).

(See examples on back page for determining net income)

What does it cost?

Your monthly premium is based on a sliding scale. It cannot be more than 7.5% of your total income - but it can be less!



How to apply:

Call **1 (800) 871-9275** to leave a message with designated staff who complete HWD applications. They will contact you directly and check their direct message line daily. Apply online at www.washingtonconnection.org.

For more information about HWD, see **Apple Health for Workers with Disabilities**.

Examples for determining net income

Example 1.‡

An individual receives an SSDI cash benefit of \$820, which is unearned income. The individual receives a salary of \$2,065, which is earned income.

Deduct \$20 from \$820 ($820 - 20$) for a net amount of \$800.

Deduct \$65 from \$2,065, then one-half of the remainder [$(2,065 - 65) - 1,000$] for a net amount of \$1,000.

Add amounts together ($800 + 1,000$) to calculate a total net income of \$1,800. This individual may enroll in HWD.

Example 2.‡

An individual no longer receives SSDI because of earnings at or above the “substantial gainful activity” (SGA) level of \$1,220 (or \$2,040 if statutorily blind) after completing the Trial Work Period*. The individual receives a salary of \$3,785, which is earned income.

Deduct \$20 and \$65, then one-half the remainder from \$3,785 [$(3,785 - 85) - 1,850$] for a total net income of \$1,850.

Note: Since this person is no longer receiving SSDI

(unearned income) from which only \$20 would be deducted, his net income of \$1,850 is equal to a “gross” income (before deductions) of \$3,785. Since his net income is not more than \$2,290, he may enroll in HWD, if he meets other program requirements.

If you receive county services as an individual with intellectual or developmental disabilities, ask your Case Resource Manager (CRM) about Benefits Planning services that may be available for you.

If you receive services from the state Division of Vocational Rehabilitation (DVR), DVR provides Benefits Planning services for DVR customers **ONLY**.

Visit the **Washington Pathways to Employment (P2E) Web Portal** for more information.



*Trial Work Period - A period of nine months (not necessarily consecutive) during which the earnings of a Social Security beneficiary with disabilities will not affect his benefit. The nine months of work (\$880 or more) are counted within a 60-month period.

‡ The income standards listed in these examples are for illustrative purposes only and are subject to change annually.