



Disabled Ohioans can work and keep benefits

By Peter H. Milliken (Contact)

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Workers with disabilities can earn \$26,000 or more annually and keep Medicaid coverage.

YOUNGSTOWN — A new program is letting disabled Ohioans work without worrying about losing their health-care coverage.

The program, known as the Medicaid Buy-In for Workers with Disabilities, was authorized last year by Ohio House Bill 119, and it began enrolling participants in April.

“It is going to provide a mechanism to empower disabled individuals to work and enjoy an opportunity to have personal and professional development in the workplace,” said Joe Caruso, executive director of the Burdman Group of Youngstown.

“Historically, persons with disabilities were not encouraged to work” because, by working, they would earn too much money to qualify for Medicaid, explained Caruso, whose agency provides counseling and employment-related services to mentally disabled people.

The buy-in program is designed to eliminate that disincentive to work by allowing a disabled worker to earn \$26,000 a year or more and still keep Medicaid coverage. Those earning more than \$15,600 a year pay premiums, which can be as low as \$10 a month.

The Ohio Department of Job and Family Services encourages those earning more than \$26,000 a year to apply because deductions are available for items such as medical expenses and adaptive equipment, including special typewriters for disabled workers.

Disabled people must be employed at the time they file their Medicaid buy-in application with their county department of job and family services.

To explain details of the program, the Burdman Group and the Mahoning County Department of Job and Family Services are co-sponsoring a free workshop on the buy-in for local social service and government agency representatives from 9 a.m. to noon Tuesday.

The seminar, which can enroll up to 75 people, will be in JFS offices at Oakhill Renaissance Place, 345 Oak Hill Ave.

Those wishing to register should call the program presenter, Melissa J. Sellers, a JFS training officer, at (330) 740-2600, Ext. 8544.

The buy-in makes it practical for disabled people to participate meaningfully in the work force, said Judee L. Genetin, acting director of Mahoning County JFS.

“It allows people to become more self-sufficient and less dependent on handouts or government assistance,” she said.

The program lets participants work “without the concern that they’re going to work themselves out of necessary medical benefits,” Genetin added.

“It’s always been a great concern for people that are disabled not to have insurance,” observed Emmaline Adams, Mahoning County JFS social program administrator. The new program eliminates that worry, she added.

“To be an actual productive member of your community — that’s huge. That’s good for the whole community,” Sellers said. “It’s just a win-win. It’s wonderful.”

To date, five applicants have been approved for the program through Mahoning County JFS, Sellers said. The number is small because the program is new and not well known and because potential participants must obtain a job and be working in it before they apply for the buy-in, she said.

Hundreds of Burdman Group clients could participate in the buy-in, Caruso said. “Recovery from mental illness is greatly improved by being part of the working community,” he said.

Caruso concluded: “Now, there is actually a real incentive to get and maintain gainful employment.”