The 250% Working Disabled Program

The 250% Working Disabled Program provides full-scope, zero share-of-cost Medi-Cal for individuals who are:

- Eligible for Medi-Cal with a share-of-cost
- Working with pay at least one hour per month
- Disabled as defined by the Social Security Administration
- A U.S. Citizen or have satisfactory immigration status
- Eligible based on income
  - State, Federal or private disability-based income is not counted for program eligibility.
  - Be eligible to receive SSI/SSP benefits if earnings were disregarded
  - Income must be less than 250% of the federal poverty level (FPL).

- Eligible based on property
  - Assets such as 401(k), 457, or other retirement plans are not counted toward eligibility limits. The primary residence (home) of an individual is not counted for program eligibility.

Individuals who are eligible and enroll in the 250% Working Disabled Program must pay a monthly premium to the Department of Health Care Services (DHCS). After enrollment and payment of the monthly premium, covered Medi-Cal services will be paid by the Medi-Cal Program.

Advantages of the 250% Working Disabled Program

- Low monthly premium payments instead of a high share-of-cost
- Access to full-scope Medi-Cal without a share-of-cost
- Access to In-Home Supportive Services without a share-of-cost
- If dually eligible, Medi-Cal will pay for the Medicare Part B premiums
- If dually eligible, automatic enrollment in Medicare Part D Prescription Drug Plan and Low Income Subsidy
- Retirement accounts do not count toward the property limits
- Disability-based income is not counted in budget computation
- Individuals can work full-time, part-time or be self-employed
- Work is undefined (at least one hour per month with pay)

Monthly premium payment amounts range from $20–$375. The amount of the premium payment is determined by the individual's or couple's net income.

If you are interested in the 250% Working Disabled Program, please call our Customer Care Center at 1-888-472-4463.