



# HWD



# HEALTHCARE for WORKERS with DISABILITIES

## Work, Earn & Save More \$\$

### Apple Health Buy-In Program Removes Upper Limits on Income and Age

Effective January 1, 2020— Income and upper age limits under the Healthcare for Workers with Disabilities (HWD) program have been removed.

Thanks to this change, workers with disabilities enrolled in HWD can:

- ▶ Receive Apple Health benefits, regardless of earned and unearned income amounts.
- ▶ Receive long term care services through a Home & Community-Based Services Waiver and Community First Choice (CFC) if functionally eligible and approved.
- ▶ Save earnings in a separate account that will be excluded from Medicaid financial eligibility when they stop working and exit the HWD program.
- ▶ Continue to work, earn and save beyond age 65.

### Eligibility

HWD is available to residents of Washington State, age 16 and older who:

- ▶ Meet federal disability requirements;
- ▶ Are employed full or part-time (including self-employment); and,
- ▶ Pay a monthly premium.

### Costs

HWD participants pay a monthly premium based on their earnings, up to 7.5% of their income.

They will not pay participation toward the cost of personal care, but must pay room and board when residing in an alternate living facility. HWD covers nursing facility (NF) admissions that are under 30 days. A redetermination is done for NF admissions of 30 days or more.



## Learn More



**CALL AN HWD SPECIALIST**  
1-800-871-9275

Leave a message for specialists who respond to HWD application requests and questions by clients of the Developmental Disabilities Administration (DDA).



**LEARN ABOUT BENEFITS PLANNING**

Find a benefit specialist to help you understand how working will affect your benefits.

[dshs.wa.gov/dvr/benefits-planning](https://dshs.wa.gov/dvr/benefits-planning)



**VISIT PATHWAYS TO EMPLOYMENT**

Pathways to Employment offers tools to help people with disabilities make informed decisions about going to work.

[pathwaystoemployment.wa.gov](https://pathwaystoemployment.wa.gov)