The 250% Working Disabled Program Can Reduce Your Medi-Cal Share of Cost

What is the Working Disabled Program?

The Working Disabled Program can lower what you pay for healthcare when you have Medi-Cal. The program makes it so you do not have to pay a share of the cost every time you receive medical care.

You qualify for the program if:

- You meet Social Security’s definition of a disability
- Your income is at or below 250% of the federal poverty level. In 2018, this is $2,530 per month for a single adult. Social Security Disability (SSDI) benefits do not count towards this amount.
- Your assets, such as savings, are less than a certain amount (about $2,000 for a single adult).
- You do some form of work that you are compensated for in some way - with money, food, housing payments, help with utility bills, etc. The work can be simple and the compensation can be any amount.

How do you get on the Working Disabled Program?

You will need your employer to write a letter that says:

1. What work you do for them;
2. How many hours each week or month you work, and when you do the work;
3. What you receive in exchange for your work; and
4. The money value of what you receive in exchange for your work, if you are not paid.

You and your employer should both sign and date the letter to show you both agree. Bring this letter to your Medi-Cal eligibility worker to get enrolled in the Working Disabled Program.

To stay in the Working Disabled Program, Medi-Cal will charge you monthly premium payment. A premium is like a membership fee that you pay each month. This premium is a sliding scale that ranges from $20 - $250 for single adults depending on your monthly countable income.
Ticket to Work and the 250% Working Disabled Program

If you sign up for the Ticket to Work Program, you may also qualify for the 250% Working Disabled Medi-Cal Program. However, being a part of the Ticket to Work program may lower your Social Security benefits.

For more information on the SSDI Ticket to Work Program see MHAP’s information sheet, “Working While Receiving SSDI.”

If you have any questions regarding this information, please feel free to call the Law Foundation of Silicon Valley:

  Mental Health Advocacy Project (MHAP) Intake Line: (408) 280-2420.

  Health Legal Services (HLS) Intake Line: (408) 280-2430.

  Toll Free: (800) 248-6427.

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